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THE RAND-McNALLY
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OUR INTERNAL COMMERCE.

An effort to gather statistics of the internal commerce of the United States, which the Bureau of Statistics of the Treasury Department is now making, will doubtless interest the readers of THE BANKERS' MONTHLY, and, it is hoped, will interest every individual engaged in the branches of business and industry which contribute to internal commerce. The reasons for this hope that the business public will feel an interest in the effort to gather statistics of our internal commerce is especially based upon the fact that without the co-operation of the business public the undertaking cannot be successful. We can gather the statistics of our foreign commerce, because there are laws requiring the importer and exporter to state, at the gateways through which the imports and exports pass, the quantity and value of the goods which he brings into or sends out of the country, and he knows that if he does not make that statement those gateways will be closed against him. But with the individual engaged in internal commerce this is not the case. He may supply, or refuse to supply information regarding his participation in the production, concentration, transportation and redistribution of the articles which enter into our internal commerce, and do so without any anxiety as to the result from a legal standpoint, since there is no law which requires him to give this information unless he chooses to do so.

It goes without saying that it is impossible to collect such detailed information regarding the internal commerce of the country as that which the Bureau of Statistics presents regarding the foreign commerce, and nobody expects or probably desires that this shall be done. But if it is possible to present periodical statements of the production, concentration, transportation and redistribu-

tion of a dozen or score of the principal productions entering into our internal, as well as foreign commerce, the result ought to be very advantageous to men engaged in finance, in trade, in transportation, in manufacturing and in foreign commerce. It is with this thought that the Bureau of Statistics has entered upon the difficult task of attempting to gather information of this character and present it periodically to the public. Certain sections of the country produce certain articles which enter into our foreign commerce, such as wheat, corn, oats and other grains, cattle, hogs, sheep and other animals which form the basis of our great provision trade, cotton, iron ore, coal, copper and other articles of this class used in the industries. Each of these great classes has, not only its area of production, but its favorite point, so to speak, of concentration. From these points of concentration and transformation of the crude article into a merchantable commodity it moves over given lines, chiefly toward the seaboard, for redistribution. It is this production, concentration and movement in these great articles that the Bureau of Statistics is attempting to measure, and in this attempt it needs the co-operation of those engaged in production, in concentration, in the transformation of the articles into merchantable condition, and in the transportation which follows from the points of concentration to the points of redistribution. It especially needs this assistance because there is no existing machinery which supplies it automatically as is the case at the custom houses, and it can only be obtained through special effort by the Bureau and by the voluntary co-operation of the great organizations whose machinery now gathers this information, such as the boards of trade, chambers of commerce, manufacturers' and producers' associations, and transportation companies and shipping agencies.

During the past year the Bureau of Statistics has been studying the field of production, concentration and transportation, and has taken up one by one the great articles entering into internal commerce, such as iron, steel, coal, cotton, breadstuffs, provisions, etc., discussing their area of production, their points of concentration, their transformation into merchantable conditions, their transportation between final markets, and their redistribution, as far as possible; and in its January, 1901, issue of The Monthly Summary of Commerce and Finance has attempted to present a summarization of the year's development along these great lines. That such presentation must be necessarily imperfect, even crude, in some particulars, goes without saying, in view of the difficulties surrounding this first attempt at systematic presentation of such a great mass of important information. But it is a beginning, which, it is hoped, may be followed by brief monthly statements during the year, and by more elaborate and complete review at the end of the year, and the work developed from year to year, should the law makers of the nation see fit to appropriate therefor a fund proportionate to the magnitude of the work undertaken. The details of the work have been intrusted to Dr. J. F. Crowell, former President of the Trinity College, North Carolina, whose studies of and interest in subjects of this character give assurance of the value of the work performed.

The internal commerce of the United States greatly exceeds the foreign

trade both in volume and value. It is conveniently divided into six great belts or geographical divisions, each of which is more or less dependent upon the others for its commercial life. The Eastern States form the Industrial and Dairying Belt; the Middle States, extending as far West as Nebraska and Kansas, the Corn and Winter Wheat Belt; Westward from the Great Lakes to Montana and Wyoming is the Spring Wheat Belt, while the Rocky Mountain States comprise the Wool and Live Stock Belt. The Pacific Coast States are still primarily agricultural in their contribution to commerce.

The movement of the surplus cereals from productive districts to centers of distribution is shown. For ten primary markets, Chicago leads, with a total receipt of 349,638,294 bushels of grain, while Minneapolis, the center of the flouring industry, received 106,717,549 bushels. Receipts at the eight other primary markets, in order of importance, were: St. Louis, 69,537,619 bushels; Duluth, 58,885,605 bushels; Toledo, 54,730,750 bushels; Milwaukee, 54,602,942 bushels; Kansas City, 46,638,250 bushels; Cincinnati, 37,914,219 bushels; Peoria, 36,353,-865 bushels, and Detroit, 12,288,467 bushels.

An unusual event in the wheat trade for the year in the Pacific Coast States was the shipment from there to Minneapolis, almost 2,000 miles distant, at a freightage of about 30c per bushel. While this was in a measure due to a short crop of Minnesota wheat, it shows that the milling centers have been forced to look to the more remote productive districts for their supply of grain.

The movement of the cotton crop for the four months ending with December 31st, from the three productive sections shows that Texas territory contributed 2,480,449 bales; the states whose commercial outlet is the Gulf ports 1,842,-287 bales, and those cotton states whose shipments are made through Atlantic coast ports, 2,285,151 bales.

During the year 1900 the South constructed 131 new cotton mills, with a total of 1,109,584 spindles, while the North erected only forty mills, with 246,440 spindles. The South is making rapid progress in the manufacturing of cotton goods. The proximity of the mills to the areas of production makes a considerable saving by the elimination of freightage, and consequently lowers the price of the manufactured articles.

An industrial change which has come over a large portion of the agricultural territory of the United States is seen in the transition of farming in the Central West especially from a cereal to a live-stock basis. In this, the decline of the one-time ranches is pointed out, showing that the farmer of to-day knows and appreciates the benefits of raising commercial live stock. This change has also had the effect of improving the breeds of cattle, changing them from the long horned Texas steer, for example, to the thoroughbred Herefords, Galloways, Angus and Short Horn types.

Five markets control the receipts of live stock, being Kansas City, Chicago, Omaha, St. Louis and St. Joseph. The live stock industry has centralized in the territory commercially tributary to these markets. They received during 1900 a total of 6,615,726 cattle, 16,872,640 hogs, and 6,492,563 sheep.

The coal production of 1900 amounted to 274,872,779 tons, with a value

at the mine of $321,792,265. This is an increase over 1899 of 22,757,392 tons, with a value at the mine of $45,645,209. Of the coal production of 1900, Pennsylvania produced a total of 141,835,032 tons, a little over half the entire coal production of the country. West Virginia, with 21,153,340 tons; Illinois, with 25,153,929 tons; and Ohio, with 21,704,733 tons, were the three next largest producers.

Lake Superior iron ore shipments during the year 1900 amounted to 19,121,-393 gross tons, including 62,000 tons of ore from the Michipicoten range in Canadian territory.

The anthracite coal shipments amounted to 45,846,942 tons, over half of which came from the Wyoming region. The bituminous movement eastward over the Pennsylvania Railroad Co.'s lines alone, exceeded 20,000,000 tons.

The production of pig iron in 1900 was 13,789,242 gross tons, while 1897 produced only 9,652,680 gross tons, thus making a net gain of 4,136,562 tons in four years.

The total receipts of lumber at New York for 1900 were 1,246,014,604 feet. The receipts of Southern lumber, by cargoes, amounted to 337,791,863 feet. The total receipts of Eastern lumber was 690 cargoes. The receipts of lumber at Chicago amounted to a total of 1,671,563,000 feet. There were 142,699,243 feet of lumber shipped from the Bangor, Maine, district. In the same period, St. Louis, Mo., received 102,576 carloads. The total receipts, by feet, was 735,442,-000, of which 732,720,000 feet came by rail, and 2,722,000 by river. The carload shipments of Washington lumber and shingles amounted to 42,578 cars, and the cargo shipments were an aggregate of 435,000,000 feet. Oregon shipments of rail were 24,220 cars, and cargo shipments 124,000,000 feet. California redwood shipments were 209,001,022 feet, and pine and fir arrivals at San Francisco Bay and Southern California reached a total of 370,258,913 feet.

The phosphate rock movement is reported for the states of Tennessee, Florida, and the Carolinas.

The statistics of the sales of tobacco at five Southern leaf tobacco markets, Richmond, Durham, Winston, Clarksville and Louisville, and the receipts at New York are also given.

For the first time statistics in regard to the milk movement at New York and Philadelphia are published, in the annual statements of the internal commerce of the country.

A descriptive and statistical summary of the commerce of the Great Lakes is given for 1900. This includes coal, iron ore, grain and flour movements, lumber traffic, copper shipments and lake receipts and shipments at Chicago. Lake and rail freight rates are compared, showing that ton-mile rates on the lakes in 1898 were but one-tenth of the ton-mile rates of the railroads of the country as a whole. The official report of lake commerce through the Sault Ste. Marie Canals is included, giving tons from 1885 to the present time.

O. P. AUSTIN,
Chief Bureau of Statistics, Treasury Department.

ENGLAND'S LOSS TO AMERICA.

The decadence of London and the rise of New York as the center of financial transactions is at last being realized by writers on the other side of the Atlantic. The enormous strides forward which the American center has made during the last three or four years is alarming London financiers and capitalists, and they know now that the supremacy of the British metropolis in great financial transactions will be superseded soon by its more progressive rival, and the power wielded for more than a century will be transferred to New York, never to be regained. The great development of the national resources and manufacturing industries in the United States, the facility with which our people recognize and adopt all agencies which tend to increase production in every line, and the profits arising therefrom, have tended to make the United States a nation of enormous powers, which, until recently, have not been fully recognized. All nations, however, now appreciate that in future this country is to be reckoned with all transactions, whether political, industrial or financial.

Particularly is Great Britain exercised over the situation, because its prestige as financier for the world is fast departing. Many reasons have been advanced by economists in England as to the causes which have contributed to bring about the present state of affairs, and Mr. T. Lloyd, an English financial writer, in recent articles, contends that inadequate banking facilities are responsible in part. In the Statist, in a review of the operations of the Bank of England, he advocates reform of the banking laws. Mr. Lloyd says that when the bank was founded, two centuries ago, banking was in its infancy, state finance was only struggling into existence, and the modern economic organization of the world had not taken shape. Considering the little experience there was, the backward development of the country at the time, and its distracted political condition, the constitution given to the bank showed foresight and judgment. In fact, that constitution underwent no material alteration for a century and a half. In 1844, however, a reform was everywhere felt to be urgently needed. A great change in the interval had taken place, both at home and abroad. It is not much of an exaggeration to say that at that time Great Britain was the only important colonial and manufacturing state. Its commerce extended all over the earth. Its ships were busy in every sea. Its people had invested vast sums in all quarters of the globe. It had become, in short, not only the clearing house, but the banking center of the whole civilized world. And as a consequence, arrangements which had worked surprisingly well for so long a time were felt to be no longer adapted to the new circumstances.

Sir Robert Peel, who was then Prime Minister, undertook the reform. But, though he was in many respects one of the most eminent of statesmen—certainly he was inferior to none in devotion to duty, public spirit, and readiness to make personal sacrifices for what he deemed to be the good of the people—yet he was lacking in originality, sympathy and imagination. He was too ready to follow

the lead of bolder and more ingenious, though not always better-instructed men. It is not surprising, therefore, that his work was more or less of a failure from the very beginning. Within three years the act which in his opinion was to consolidate the commercial credit of the country had to be suspended. Yet the position of Great Britain was so predominant economically that it was only slowly people in general came to recognize the shortcomings of Sir Robert Peel's measure. British trade and British investments were so vast compared with those of other states, that money was constantly flowing in from abroad. And at the same time the enterprise and the energy of the people were such that wealth accumulated with astonishing rapidity. Therefore the defects of the banking system were to a large extent hidden from the general eye. Moreover, the Bank of England, at the time of Sir Robert Peel's legislation, and, indeed, for many years afterward, held so commanding a position at home that it largely dominated the London money market. In 1844 joint-stock banking was only about ten years old. None of the other banks, whether joint-stock or private, was able to compete with the Bank of England. Even combined they were not so strong, and they were not in the habit of combining. The bank held the balances of the other banks, as it does still; and, therefore, it was the keeper of the ultimate banking reserve of the whole United Kingdom. The other banks looked up with reverence to it, and docilely followed in its wake. The bank, moreover, was the banker of the Government, and as such had an immense prestige. And, lastly, the bank had the sole right of issuing notes in London. Owing to these circumstances, the bank was able, except on very rare occasions, to control the money market at its will and to attract gold from abroad.

Gradually, however, a great change has transpired. In the first place, the United Kingdom has become dependent upon the rest of the world for a very large part of its food and of the raw materials of its industries. And thus it has become indebted year by year to other communities on a growing scale. That was not the situation in 1844. In the second place, other nations—not only independent nations, but the British colonies likewise—have imposed protective duties, and have restricted greatly the foreign commerce, thereby, if not actually lessening, at least preventing from increasing, as it otherwise would have done, trade with those communities, and consequently stopping more or less the inflow of money. In the third place, other people have acquired colonial empires. The United States has spread not only from the Atlantic to the Pacific, but also it has taken from Spain Cuba, Porto Rico and the Philippines. Russia has extended from the Baltic to the Pacific, and is now pushing down into China. France has built up a vast colonial empire in Africa and Asia. And Germany also is rapidly taking possession of territories beyond the sea. Thus, instead of being practically the only great colonial power, Great Britain has become but one among many. In the fourth place, other nations have become investors abroad. France has long been investing upon a liberal scale. Germany, though not quite independent of other markets, has invested largely in Russia, China and Mexico. The United States has begun to invest lately. The London money

market, therefore, is no longer what it was. The rest of the world does not look to England alone for the financial help it may require. There are other markets where equally favorable terms can be obtained. And many communities which were borrowers twenty or even ten years ago have now become lenders instead. Lastly, the more progressive countries have long been laboring earnestly to build up great manufacturing industries by means of protective tariffs, subsidies, state education and state encouragement of every kind. Manufactures have grown wonderfully, and in some cases so much that the pinch of their competition is being felt. Especially is this true of the competition of the United States and Germany. In all these ways the economic relation of the rest of the world to Great Britain has been altered so much that it is no longer able to control foreign money markets as it pleases. At one time, not so very long ago, when the Bank of England put up its rate of discount, the exchanges rapidly turned in favor of London, and gold soon began to flow in. But for the past quarter of a century it has become more and more evident as the years have passed that the foreign markets did not respond as quickly to a rise in the bank rate, showing that Great Britain's predominance as a money market is not what it was.

In England itself the change has been almost as great as abroad. In the days when the Bank of England dominated the whole market, it failed to take advantage of its position by establishing branches all over the country. The Bank of France has established branches all over France, and is the banker of the population—even of the very smallest traders. The Bank of England has never exerted itself to be to Great Britain what the Bank of France is to France. Even in London the bank did not avail itself of its position and prestige to attract so much of the business of lending and discounting as would enable it, if not to control the market whenever necessary, at least to influence it powerfully, without recourse to a change of rate. More and more it has withdrawn from the real business of banking and has become the mere banker of the British, Indian, Egyptian and Japanese governments, some of the colonial governments, some of the municipalities and the bankers. Consequently, when money is very cheap and abundant the Bank of England does scarcely any real banking business at all. It is only when money is tight that its importance is felt. As a natural result it has no genuine control of the market. When it takes measures to protect its reserve it has to do so by artificial means. In other words, it has to borrow so as to lessen the supply of loanable capital in the open market. In the meantime, the joint-stock banks grew in every direction. Where formerly they were only adjuncts to the Bank of England, now many are as powerful as the bank itself. And if all were to combine they would be far more powerful; at all events, they would dispose of immensely larger resources.

Instead of being the superior the Bank of England has become one of the many, and, therefore, is dependent upon the assistance of the other banks to protect its reserve. It is quite true that the other banks are as much interested as the Bank of England in protecting the reserve. They do not keep cash reserves

worth the name. If the Bank of England reserve were not protected the position of the other institutions would become as critical as that of the bank itself. But still the position now is less satisfactory and more difficult than formerly. The bank is no longer able to act independently and effectively. It has to get the co-operation of other institutions, which are more or less jealous, and not always convinced either of the necessity for strong measures or of the wisdom of the actual steps taken. One cause of the unsatisfactory state into which Great Britain has gradually drifted is undoubtedly the unwillingness of the directors of the Bank of England to recognize explicitly and continuously that they are the keepers of the ultimate banking reserve of the whole country; that as such they are clothed with a quasi-public character, and therefore are bound to act always with a view to the safeguarding of the reserve. The present governor of the bank has, indeed, recognized this, as his conduct of the business shows, but his predecessor seemed to regard the bank as a private institution, not responsible to the public for the management of its affairs. Too many other governors have apparently looked at the matter in the same way. In the last resort, of course, the fault lies with the Government, or Parliament, or the public, whichever one may choose. Legislation has practically made the bank the keeper of the reserve, and yet has never recognized the fact explicitly or imposed any obligation upon the bank to protect the reserve. While there is no legal obligation, there is undoubtedly a moral obligation, and governors and courts have not always recognized its binding force. If England still held the economic pre-eminence it had half a century ago it would no doubt get through. If the Bank of England had the power of the Bank of France, and if the other banks compared with it were weak, it still might hope to get through somehow. But the Bank of England is not a regular banking institution, and the other banks, instead of being weak, are enormously powerful. In short, the British banking system is antiquated, and living upon its past prestige, and the empire will be fortunate if it succeeds in avoiding disaster.

The bill framed by Sir Robert Peel in 1844 for the purpose of remodeling the Bank of England was based upon the false assumption that over-trading is usually brought about by over-issues of bank notes, and especially of those of the denomination of one-pound notes. Within three years after the bill had become a law clear proof was given that this theory was not a true one. Over and over again since then the demonstration has been repeated, until everybody now is convinced. But Sir Robert Peel was so persuaded in his time of the truth of the assumption that, practically, he confined his efforts to the restriction of the note circulation. He prohibited altogether the issue of notes of smaller denomination than five pounds, thereby depriving the bank of the most profitable part of its circulation, and rendering notes entirely useless to nine-tenths of the population. Furthermore, he limited the amount of notes the bank might issue against Government securities—the so-called authorized circulation—to the actual average of the moment. If it was safe to allow fourteen millions sterling of Bank of England notes to be issued against Government debt, it seems impos-

sible to see why it should be dangerous to allow the issue of fifteen, or even twenty, millions sterling. No doubt Sir Robert Peel hesitated to take away from the bank a franchise actually being exercised at the time. But bearing in mind what he was just about to do, it is curious to note the rigor with which he tied the hands of the Bank of England. Beyond the authorized circulation the bank was required to hold gold against every note it issued. No matter what the consequences might be to the trade of the country, it was forbidden to issue a single note in excess. More than that, it was required to cancel notes if the gold held decreased. This remarkable confidence of his own judgment and prescience, in the case of a man who was just about to admit that he had been wrong all his life in regard to a question of such first-rate importance as the corn laws, and the corresponding distrust of the intelligence, caution and sense of responsibility of the directors of the Bank of England, would be amusing had they not proved so mischievous. As a matter of fact, they have been fruitful ever since in aggravating panics. Lastly, Sir Robert Peel divided the bank into two separate departments—an issue and a banking department. In the former the gold guaranteeing the circulation was to be held, and thus a preference was given the note-holders over the other creditors of the bank. Sir Robert Peel was a man of the highest honor, and he probably would have been scandalized if a bankrupt gave a preference to one set of creditors over another. Yet he deliberately provided by act of Parliament that one set of creditors of the Bank of England were to have preference over all others.

The omissions of the act are not less remarkable than the restrictions. Apparently Sir Robert Peel—who, it will be recollected, was not a business man—did not understand that regulations, whether wise or foolish, matter little if the management is bad. At all events, he took not a single step to improve the management of the Bank of England. The only thing he did calculated to improve the management was to require the publication weekly of the well-known "Bank Return." He did not require the keeping of an adequate reserve. He did not even indicate what would be an adequate reserve. In the banking department he left the directors free to act prudently, while he tied their hands tightly in the issue department. The directors have obeyed the act in the spirit, as well as in the letter, except in one striking particular. The act gives them permission to issue notes against silver, but they have never done so. In everything else they have lived up to the act. Where it limits their power they have respected it. And, unfortunately, it must be said that they have not always exercised their discretion wisely. Owing to the fact that the Bank of England is so much older than the joint-stock banks, and for a long time was so much more powerful, and also that its prestige was high as the Government banker, that it had the sole right of issue in London and for sixty miles around, and that it is the clearing-house banker, the other banks gradually formed the practice of keeping their balances with it.

Thus the bank has become the keeper of the ultimate banking reserve of the whole country. As such it has a quasi-public character. Yet the directors

are unwilling to admit that the bank has duties to the public. Many governors, in fact, have maintained that the bank is a private institution; that its management is a matter which concerns only its proprietors, its customers and its creditors; and that, therefore, it is free to keep just what reserve seems to itself sufficient, and that nobody has a right to criticise it for doing so. As a rule, the reserve has been inadequate. Three times, as a consequence, the bank charter act has had to be suspended. In other words, the governor and court have had to break the law with the permission of the Government. In 1873, moreover, the bank rate had to be put up to 9 per cent. And lastly, in 1890, the bank had to go begging for assistance to the Bank of France and the Imperial Bank of Russia. Yet successive governments have refused to interfere and amend the bank charter act, and successive governors of the Bank of England have continued to act as if they had no responsibility toward the public. It is often said that the criticisms made of the Bank of England on this ground are unjust and unwarranted, because, in fact, it does keep a reserve, and a considerable one, while the Government and the joint-stock banks, which are equally implicated, keep none at all.

The savings banks deposits which the Government holds amount to the enormous sum of 187¾ millions sterling, so that the Government is the greatest deposit banker in the empire. Yet the Government holds no reserve against this immense liability. The exchequer, no doubt, maintains a balance with the Bank of England of a couple of millions, and other Government departments keep four or five millions. But these balances are not a reserve. It may be argued that the new deposits largely exceed the withdrawals, and that experience has proved that there is no need for a reserve. It is quite true that the new deposits do largely exceed the withdrawals, and probably will continue to as long as the prosperity of the country lasts, provided the interest allowed depositors is not reduced. But suppose the country were to be involved in a great war; that for a while the command of the sea was greatly imperiled; that, in consequence, the imports of food and raw materials of manufacture were seriously hindered, and that as a result trade was disturbed and work became very scarce. In that case it is certain the new deposits would fall off rapidly, while the withdrawals would be very large. How would the Government meet a general demand for withdrawals? If it were to sell consols at such a time, when the safety of the country was in danger and loans were being raised, not by tens, but by hundreds of millions, it is clear that the price would be driven down alarmingly. It may be objected that if the hypothesis were realized it would matter little whether the Government had a reserve or not. Whether the reserve should be kept in the treasury or in the Bank of England is a detail of comparatively small importance. What is really of moment is that a reserve, and a considerable one, should always be held. The size of the reserve, again, is a detail which need not be considered. Five per cent would be a very small reserve, somewhat under nine and one-half millions sterling, and 10 per cent, also very moderate, would be nearly nineteen millions sterling. If it were known that a gold reserve of

nearly twenty millions sterling was held by the Government, only to be touched in a time of great emergency, it would give a strength which cannot easily be exaggerated. It may be complained that the reserve would be costly. For a government like that of Great Britain the cost is too trifling to talk of. But if that is to be considered, all that would be necessary to defray the cost and avoid a deficit in the account is to enlarge the field of investment for the savings banks deposits.

The joint-stock banks all over the country are estimated to hold deposits amounting in the aggregate to about 700 millions sterling. They act besides as agents for colonial and foreign banks and financial institutions, as well as for colonial and foreign governments, and in so doing handle immense sums. In both ways they are liable to have vast pecuniary demands made upon them suddenly. A run upon the banks generally is highly improbable while prosperity lasts. But in a great panic it is conceivable that it might occur. On the Wednesday morning immediately following the Baring collapse an able discount broker who does a large business said that only the Bank of England and Messrs. Rothschild were giving accommodation; that if the joint-stock banks continued to act as they were at the moment doing there would, before the day was over, be the worst run the living generation had ever seen. "For," he added, "we are not going to be ruined for the joint-stock banks." Mr. Lidderdale called together that morning the representatives of the joint-stock banks, and induced them to lend and discount freely once more, and the crisis immediately passed. It is to be hoped that the experience of those days has taught a lesson which will not be forgotten. If in future panics the joint-stock banks will act with common sense, the risk of a run will be very small. A foreign drain is a much more serious matter. There has been for the past four years a trade balance in favor of the United States of about 100 millions sterling annually. From this balance has, of course, to be deducted profits, interest, dividends, freights, etc., due to Europe. The remainder the United States could do what it liked with. As a matter of fact, it has been expanded in buying back American securities from Europe and in financing European trade. Suppose that the trade balance continues as large for some years to come, that the need for financing European trade grows less and less, that American securities held in Europe grow very small, and that Americans do not invest upon a great scale in Europe, the American control over the London money market will become well established. Suppose, further, that the present boom in America runs its course, that people here lose their heads seeing prices continually rising and new enterprises constantly floated successfully, and that at last a crash comes, the effect upon the European markets will be as great as was that of the Baring difficulties upon the American market in 1890. Again, the reader will remember that continental banks, and especially the French banks, have unusually large amounts of sterling bills at the present time, and are increasing their holdings. Suppose that political apprehensions were to arise upon the continent, and that continental banks became anxious and withdrew their money from London

in very large amounts, the effect upon the market would be serious. And, lastly, think what the effect would be if Great Britain were involved in a great war. The drain in each case would fall, in the first place, upon the joint-stock banks, and only through them would it affect the Bank of England. Surely it is incumbent upon the joint-stock banks to consider this risk, and while conditions are safe make preparations by accumulating real reserves.

The joint-stock banks refused accommodation during the three or four days following the Baring collapse chiefly, no doubt, because they were rendered nervous by the knowledge that they kept no real reserves. Each one was anxious for his own safety. The so-called reserves consist of money in hand and at the Bank of England, and loans at call and short notice. It is said that one of the banks holds gold. With one or two exceptions the gold held is only till-money —the mere amount required in the ordinary everyday business. The money in hand and at the Bank of England consists either of bank notes or of credits at the Bank of England, and both are only representatives of the gold held by the latter institution, and do not in any way constitute a reserve. Still less do the loans at call and short notice. In ordinary times a bank can call in the money lent to bill brokers, because they can borrow from other banks, or, in the last resort, from the Bank of England. But if a real crisis came it would be impossible to get the loans in, simply because everybody would want to borrow, and nobody to lend. It may be said that beyond the money at call and at the Bank of England, and the loans to bill brokers, the banks have large investments, of which consols, at least, could be sold. That would be so in quiet times, but in the height of a crisis they could not be disposed of. The investments, then, are just as little a reserve as the loans to the bill brokers. A short while after the Baring collapse Lord Goschen, then Chancellor of the Exchequer, endeavored to induce the joint-stock banks to keep independent reserves. He talked for a time of introducing a bill, but apparently could not get his colleagues to consent. Finally he succeeded only in persuading the London joint-stock banks to publish monthly accounts. The country banks refused to do even that little. It was hoped at the time that the monthly publication of accounts would be productive of much good. But, unfortunately, the hope has not been realized. When the time comes for making up the accounts the banks call in loans, so as to make it appear that they hold much larger amounts than they really have.

A couple of years ago, the more far-sighted directors of the banks recognized that a real effort ought to be made to induce the joint-stock banks to keep a reserve. At the time they were very much dissatisfied with the policy of the then governor of the Bank of England. They were anxious about the state of things in South Africa, and also about relations with France and some other continental countries. With much trouble they succeeded at last in getting two committees appointed to consider the question. Nothing was accomplished and the committees have never reported. So far as the outside public is aware, they were unable to agree to anything whatsoever. It is understood that two suggestions were put forward. The first was that the leading joint-stock banks in London

should accumulate gradually and carefully a gold reserve amounting to about 10 per cent of their deposits, which at that time would have given a reserve of nearly 35 millions sterling, and that this should be held separately from the reserve of the Bank of England. The second suggestion was that negotiations should be opened with the Bank of England, and that the joint-stock banks should offer to increase considerably their present balances with the Bank, on condition that it undertake to keep a very much larger reserve in the future. The latter plan would have made the least possible change in present arrangements. It would have cost the joint-stock banks little, and would have maintained harmony between them and the Bank of England. But the difficulty of inducing the banks to act together and their jealousy of the Bank of England shipwrecked the proposal.

The more energetic, resolute, and influential leaders in the movement were in favor of the suggestion that the joint-stock banks keep an independent gold reserve. Some few wished that each bank should undertake to keep for itself in the future a gold reserve of a specified amount. But it was soon recognized that the banks are not provided with the means of storing and safeguarding gold. Then it was urged that storage should be rented from the Bank of England, but that the reserve itself should continue under the control of the joint-stock banks. A third suggestion was that the clearing house should be re-formed, and that the clearing house committee should accumulate and keep the gold reserve, as is done by the clearing house committee in New York. As stated nothing at all came of the movement. But from what was said the other day by Mr. Schuster at the half-yearly meeting of the shareholders of the Union Bank of London, and the following week by Mr. Leaf at the meeting of the shareholders of the London and Westminster Bank, it looks as if the matter would be taken up again. It is to be hoped it will for the present state of affairs is dangerous. The joint-stock banks should not take up an attitude of hostility, or even opposition, to the Bank of England, but should endeavor to carry it with them in the reform they are trying to bring about. Owing to its antiquity, its close connection with the Government, and its sole right to issue notes in London, the Bank of England has a prestige far greater than that of any other institution in the country. It has proved again and again that it can stop a crisis. And, besides, it is always wise to make the greatest use possible of what is already existing. If the joint-stock banks can be induced to put aside their rivalries and jealousies, to act together in re-forming the clearing house, and giving its committee the adequate powers, they can undoubtedly accumulate a large gold reserve. And they can assume a most important and beneficial part in case a crisis should come. But if the Bank of England stood apart, it may be doubted whether the clearing house committee could deal effectively with a panic. The clearing house committee could, of course, issue clearing house certificates, as is done in New York, and could compel the various members of the clearing house to accept those certificates. But the certificates would not be legal tender, and would not be receivable by anybody

else. On the other hand, the Bank of England note is legal tender, is receivable by everybody, and is effectual, therefore, in stopping a panic. The difficulty, of course, is that the joint-stock banks resent the competition of the Bank of England, and are not willing to increase its means of competing with them. They urge that they keep large balances with the Bank, that the Bank uses those balances in its own business, and thus takes away what would otherwise come to themselves. This argument will not hold. The joint-stock banks in London are agents for the country banks, colonial banks, and foreign banks, yet they employ the balances of those banks without hesitation. Why should it be right for the London joint-stock banks to employ banking balances kept with them and wrong of the Bank of England to do the same thing? Besides, it may well be doubted whether the banks could reduce materially the balances they keep with the Bank of England, even if the latter were willing to bear the sole cost of keeping an adequate reserve. It is to be recollected that the balances are kept with the Bank, not from public spirit, but simply because the Bank of England is the clearing house bank, ,and the joint-stock banks have to keep with it funds enough to meet every demand that may be made upon them in the clearing. Lastly, it is hardly necessary to point out that the balances are not gold, and therefore are not any part of the reserve.

A YEAR'S NATIONAL BANK FIGURES.

The number of national banks in existence, authorized capital stock, bonds on deposit to secure circulation, circulation secured by bonds, and by lawful money, on March 14, 1900, and March 13, 1901, and changes during the interim, are as follows:

	March 14, 1900.	March 13 1901	Increase.
Number of banks	3,617	4,050	433
Authorized capital	$616,308,095	$639,226,695	$ 22,918,600
Bonds deposited	244,611,570	322,002,830	77,391,260
Circulation secured by bonds	216,374,795	319,616,558	103,241,763
Circulation secured by lawful money	38,027,935	29,280,877	a 8,747,058

a Decrease

Applications approved to organize national banks, and national banks organized, showing number, capital, and bonds deposited, from March 14, 1900, to March 13, 1901, inclusive, were as follows:

	No.	Capital.
Applications approved:		
Capital less than $50,000	503	$12,940,000
Capital $50,000 or over	181	22,240,000
Total	684	$35,180,000
National banks organized:		
Capital less than $50,000	332	$ 8,747,000
Capital $50,000 or over	144	15,075,000
Total	476	$23,822,000
Bonds deposited by banks organized		$7,061,300

FINANCIAL AND COMMERCIAL OUTLOOK.

The month of March has witnessed no abatement in the remarkable buoyancy of the industrial markets. The increase in the figures of trade and commerce during the year 1900 was marked by the chroniclers with large type, although at the same time the question of the future was followed by a large interrogation point. The warnings cast out by the conservatives were that the revival was too sudden, that it was artificial, that the machine which went to make up this prosperity was too complex, and that the result was going to be over-production and distress. No heed was then paid to these predictions, no heed is being paid now, but the progress in all branches goes merrily along.

The iron and steel market is still on the top wave, and although the exports have fallen off somewhat there has been no perceptible diminution in the output of the factories or in the demand for the product. The domestic market has been able to absorb an immense quantity of the iron and steel commodities and the market looks at present as though it would be strong for some time to come. There is one cloud in the sky, and that is the prospect of a still greater decrease in the foreign buying. The new steel trust, which is now in active operation, has succeeded in arousing much agitation on the part of foreign contemporaries who see nothing but ruin for themselves if forced to compete with such a power on an equal basis. They are making strenuous efforts to force the respective Governments to inaugurate a protective tariff, and indications point to a possible success of this movement. Russia has already discriminated against some of our iron and steel manufactures, and England is contemplating the reversal of its free trade policy in the hope of getting revenue to aid in making up the deficit in its national budget. Any source of revenue will be welcome, and with the growing opposition against a low tariff on American steel and iron goods it is quite probable that such a check will be placed on the imports of the United States. Should such a policy be generally followed by European countries the American iron industry would suffer severely, and might even result in over-production and stagnation.

During the past month the volume of sales of iron and steel have been increasing, and the prices are being raised. Pig iron has been exceptionally active, and at a higher price, in fact the transactions in pig iron during the present month have probably been the largest this year.

The railroads are also still getting their full share of the present prosperity. Even with many improvements in the various systems dividends are increasing, and the outlook is exceedingly good. The reports of large crops, if borne out, will, of course, be a potent factor in keeping up the earnings. The shares of the railroads in the stock market are maintaining a high level, and transactions in them are large. There were rumors during the month that the Chicago, Burlington & Quincy was to be consolidated with the Great Northern, although as yet no definite action has been taken. There was some trouble in the anthracite coal region, and a general strike seemed imminent, but it is now thought quite

probable that the difficulty between the miners and the operators will be settled amicably.

The condition of the banks is excellent, and the prospects for easy money for some time to come are good.

The outlook from a national point of view is very bright. The most important happening of the month has been the capture of Aguinaldo, which should put a damper upon the enthusiasm of the Filipinos, and may even result in the surrender of the insurgents. With peace in the Philippines, the last cloud in the political horizon is gone.

The surplus in the Treasury still continues to pile up, and it will probably amount to over $50,000,000 at the end of the fiscal year. The prospect at the present time is that this money will be tied up in the Treasury until the Government bond market is considerably lower than it is now. The Secretary has determined to reduce the national debt with this money, and as there is only one other means of putting it into circulation, namely, by depositing it with national banks, which policy would defeat his aim to secure lower quotations on Government securities. The Secretary will buy bonds maturing within the next seven years; that is, either the 3's of 1908, the 4's of 1907, or the 5's of 1904, and will pay for them a price that will yield to the investor the same rate yielded by the 2's of 1930 at the time of purchase, the price of the 2's not to go above 106½. The Government bond market at the present time is exceedingly strong, and there is no immediate prospect of a drop in the securities.

The exports of the United States for eight months of the fiscal year show a total of $1,015,185,374, and the total for the same period in the year 1900 was $1,490,194,985. These figures would lead one to anticipate a total of one billion and a half of exports for the fiscal year 1901, since the twelve months ending with February, 1901, are less than ten millions below that sum, and the eight months of the fiscal year are fifteen millions above the proportion which the eight months of the twelve, included in the fiscal year, will be called upon to furnish over $1,500,000,000 total.

On the import side the figures are also satisfactory. Imports for February, 1901, are nearly $5,000,000 less than those for February, 1900, and those for the eight months ending with February are $32,000,000 below those of the corresponding months of the preceding year. The total imports in the eight months ending with February were $522,960,380, against $555,253,574 in the eight months of the preceding fiscal year.

A GREENBACK OUT OF THE ORDINARY.

The assistant receiving teller of a Baltimore bank recently discovered a freak in the shape of a bill. It was a $10 greenback, and the engraving on the back of the note was "upside down." That is to say, the words "United States," occupying in perfectly printed bills a position directly opposite the top of the face of the bill, were at the bottom.

FOREIGN TRADE RELATIONS.

Owing to the notable and growing capacity for production in the United States, the maintenance of favorable trade relations with foreign countries becomes well nigh indispensable. The United States Government has, by a discriminating tariff on foreign imports, succeeded in fostering home manufactures to such an extent that they are now capable of supplying a world-wide demand. In fact, it is a natural supposition that the world's markets are needed to prevent over-production and stagnation in the American industries. With such a condition of affairs, much discretion and diplomacy should prevail in order to sustain our position in markets already attained, and also capture new ones. The remarkable advance that the United States has made in her export trade can be traced, in a large measure, to favorable tariffs on the part of European countries. To England is exported as large an amount of American goods as to all the other European countries combined, which, of course, is greatly due to the free trade policy of that country. Whether or not this balance of trade in favor of the United States is to continue increasing is a question. There is a growing disposition on the part of European countries and European commercial interests to look with favor upon high protective tariffs, and particular emphasis is frequently laid on the power of the United States corporations to underbid those of the foreign countries. Therefore, it is evident that the retention of favorable trade relations is not a simple matter. The growth of the export trade of this country has been so rapid, the discrepancy between the totals of its exports and imports has become so immense, and its competition in foreign markets has become so keen, that it has led European economists to advocate with ever increasing vigor the imposition of higher tariff rates on the products of the United States. As an example of the remarkable progress that has been made by this country from an agricultural to an industrial power, it is interesting to note the following article by Consul Guenther, at Frankfort, Germany:

"The harbor authorities of Calcutta advertised for bids on locomotives. The lowest English bid was $7,349 for each locomotive, to be delivered within nine months; the lowest American bid was $5,998, delivery within six months. The American firm received the contract. The contract for furnishing a large quantity of cast iron pipes for the Dutch colonies was some time ago awarded to an American firm, which underbid German competitors nearly 25 per cent. Lately large orders for rails were placed in America from Holland. Even the English Government is obliged to give Americans the preference over their own works on account of lower prices and quicker delivery, as in the construction of the Uganda bridges. American competition will be felt, especially in the Chinese market, after the cessation of hostilities. A number of new steamers are already being built for the trade between San Francisco and Japan and China. A movement is on foot to establish a commercial museum at San Francisco, after the pattern of that of Philadelphia. This will be of great service to American commerce with East Asia."

And it is a natural sequence that foreign industrial interests should view with apprehension the growing commercial power of this country, and also natu-

ral that they should advocate the measure that the United States has indiscriminately used to build up this power as the most efficacious means of combating it. England, which is at present the best market for United States goods, is on the verge of changing its free trade policy and inaugurating a tariff on certain articles of commerce. Should such a policy become fixed, and the tendency to institute a protective tariff become general, industrial interests in the United States would find it extremely hard—probably impossible—to compete with many of the industrial concerns of that country. Now the United States is able to cope with all countries, England included, for England's markets, but that would be quite impossible under a tariff regime.

Canada is another country that up to this time has been paying exceedingly high duties on her imports into the United States, and is agitating the question of a reduction on the part of this country of its tariffs, and if this is not acceded to the taking of retaliatory measures. In many cases, the tariffs imposed by the United States are double those of Canada on American imports. The Honorable John Charlton, of the Joint High Commission, a very influential Canadian, said in this connection:

"We have a scale of duties which admitted this vast amount of imports at 12½ per cent duty. The relative figures are these: Canadian duties on American imports, 12¼ per cent; on American dutiable imports, 25 per cent; Canadian duties on total imports from all nations, 15.98 per cent; on dutiable portions of imports from all nations, 27.68 per cent; Canadian duty on total imports from Great Britain, 18 per cent; on dutiable imports from Great Britain, 25½ per cent; American duties on total imports, 25 per cent; on dutiable imports, 50 per cent.

"Now, we ask some slight modification of the character of your fiscal legislation as relates to the trade between ourselves and this country. We would like not to buy less, but to sell more. Our farmers, who consume vast quantities of American manufactures, would be very happy to sell you something that is the product of their labor, and, unless they can do so, this trade between the two countries can hardly be made to continue upon the basis it stands on at present.

"The import percentages last year were: United States, $116,972,000, being 64.95 per cent of all; Great Britain, $45,472,000, being 24.77 per cent of all, and all other countries, $27,177,000, being 14.28 per cent of all. Meanwhile the free imports were represented by the United States with $55,946,000, being 73 per cent of all; by Great Britain with $15,227,000, being 17 3-10 per cent of all, and all other countries with $7,282,000, being 9 7-10 per cent in all. These figures represent the imports of manufactures: In 1898, Great Britain, $26,732,000; United States, $43,834,000; 1899, Great Britain, $36,646,000; United States, $51,536,000; 1900, Great Britain, $37,985,000; United States, $62,858,000, giving an excess of the United States over Great Britain in 1900 of $24,843,000, or 65.47 per cent."

He concluded with the remark that if the United States did not so reduce its tariffs, Canada would retaliate and endeavor in every way possible to produce at home what it now imported from the United States.

Austria is one of the few countries who buys less than it sells to the United States. This country, however, has been rapidly decreasing the balance of trade in favor of Austria, so rapidly, in fact, that it has led to a concerted and strong

movement on the part of certain elements in Austria to force the Government to impose higher import duties on American products.

The following article by Frederick W. Hossfeld, United States Consul at Trieste, is very interesting in this connection:

"The expiration of the tariff treaties of Austria-Hungary in 1902 will necessitate a general revision of the customs laws of the country. There is a strong element in Austria which views with great displeasure the increasing imports of American commodities that come into direct competition with the products of the Austrian soil or workshop. The representatives of the Austrian iron and steel industry have repeatedly demanded the imposition of higher import duties upon our iron and steel ware, and the owners of olive groves have combined with the refiners of edible oils to demand a material increase in the duty on all oils which are used as substitutes for olive oil. There is no doubt that the sole aim of the latter movement is to prohibit entirely the importation of American cotton-seed oil.

"Recently, the Austrian Butchers' and Packers' Association appealed to the various chambers of commerce in the Empire to join them in petitioning the Ministers of Agriculture and Commerce to prohibit the importation of American meat. The association claims that no necessity whatever exists for the importation of foreign meat stuffs, and that Austrian cattle breeding and trade are being greatly harmed by such importation. All the chambers have promised their co-operation in the proposed movement, with the exception of that of Klagenfurt. This body declares that it is not in favor of prohibitive measures, on account of the reprisals that would probably follow. It favors, however, a more thorough examination of all meats imported, declaring American methods of inspection too superficial to satisfy the European consumer.

"There is certainly every indication that the new tariff laws of the monarchy will be framed with a special view to prohibiting the importation of American products, unless the manufacturers, as well as the laboring classes, enter a decided protest against such a policy—the former from fear of American retaliation; the latter because of the rise in the cost of necessaries of life which would inevitably follow.

"Austria buys from us much more than she sells to us, and that is perhaps the reason why a majority of her economists do not fear American retaliation. Prohibitionists in Trieste point to the fact that the total value of merchandise exported from this port to the United States in the year 1899 was only $792,611, while direct imports from the United States during the same year amounted to $7,876,990.

"Of course, it is the agrarian element that has started, and is constantly furnishing fuel for, this agitation. Public opinion, as far, at least, as it is at present expressed, is certainly on the side of the prohibitionists, who, it must be remembered, are a well-organized and active body, while their opponents, however numerous, are scattered and slow to move. It may therefore not be fully realized that there is another side to this question until it comes up for a final hearing."

Russia has recently changed her policy of allowing the minimum duty on American imports by placing the maximum tariff on various iron and steel products of the United States. The pretext for such action was the imposition by the United States Government of a countervailing duty on all Russian sugar imported. It is not, however, unreasonable to believe that the retaliatory action taken was due, in a considerable measure, to the fact that Russia desired to aid

and foster her own industries, and to take advantage of her vast natural resources to become an industrial power.

The trade of South American countries is tending toward England and Germany, rather than to this country. So far, American capital has taken little interest in this trade, although the last year witnessed a considerable gain in the amount of exports over the preceding year. Reciprocity has been vigorously advocated by American statesmen as the only means of solving the South American commercial problem and securing that trade. Reciprocity is a good maxim for the United States to follow in all its commercial relations, and would undoubtedly do much to solve the problem of tariff difficulties. We cannot expect to continue our present high rates on foreign goods and get in return much more favorable conditions from other powers. It is essential that we do unto others as we would be done by. It would of course be natural for some American interests to raise the cry that a lowering of tariff rates would mean ruin, but it is not at all probable that such would be the case. With manufactories in comparatively the highest state of perfection, with immense natural resources, with a surplus capital and energy, with home competition being continually minimized, we would, even with a slight reduction in the duties on foreign imports, be in a position to remain potent factors in the trade and commerce of the world.

GERMAN BANK CIRCULATION INCREASE.

The act extending the charter of the Imperial Bank of Germany went into effect at the beginning of the year. Prior to that time the authorized circulation of the bank was about seventy million dollars. It could issue notes over and above that amount for gold which it held in its reserves, and to any additional amount beyond the authorized circulation and the gold holding, subject, however, to a tax of 5 per cent. It has long been contended that the 5 per cent tax was excessive, and unnecessarily restrictive. The authorized circulation under the new act is about $110,000,000, an increase of about forty million dollars over the amount allowed under the old law. The effect of this increased circulation will be to reduce considerably the amount of tax formerly paid to the government, for in times of stringency the bank has largely availed itself of the privilege of issuing circulation in excess of the gold held and of the authorized issue. It must be borne in mind, however, that the new act contains a provision that should the bank declare a dividend to its shareholders of 3½ per cent it must set aside 20 per cent of the profit remaining until the total reserve shall be $15,000,000, when the remaining profit is to be divided between the government and the shareholders, the latter to receive only one part and the government three parts.

OVERDRAFTS.

Red danger signals, shall we say? They are not always so. Although flaming in color, they are often mere flags of truce; they stand guard while a friendly parley is held.

Now it would be strange if in a business, the essence of which is confidence, it were always possible to express that with mathematical precision. In fact, confidence is never expressed in figures at all. Seemingly a man is trusted to the extent of his ability. A depositor risks a certain sum of money in the keeping of another. Nevertheless, it is not the amount of confidence which is measured, but the amount of money. Overdrafts under our system are always temporary. They denote that an adjustment of balances is under way.

The overdraft is one of the most significant accounts in the bank. Not that it is honored by the department of state in "calls" and reports, but because it indicates so much that is vital to proper management. It may be considered from two points of view.

Ordinarily overdrafts are believed to be an evidence of lax conduct on the part of the corporation officer; and again they are regarded, usually, as showing dereliction on the part of a customer. And in so far as they do stand for these things they are inadmissible, and because the secret history of each transaction cannot be known to the authorities, overdrafts are summarily condemned.

But there is an opposite side to the question.

In the first place, the overdraft is a mistake. Customers are not always good bookkeepers. They do not intend often to overdraw the account, and do so through error. With several hundred, or several thousand, accounts, it would be strange if these differences did not occur. They are not alarming. Good customers readily acknowledge that a bank can not permit a continuance of such error; that a bank cannot live upon overdrafts; that one customer has the same privilege as another; that drawing out more money than has been put in is not nourishing, but the reverse; that overdrafts draw no interest. Therefore they speedily replace the sum. Now, then, shall the banker refuse the check of a good customer when it calls for too much money? By no means. Can he always know that the check is excessive? No! Overdrafts will occur in a well regulated business, and it is folly to suppose that they can be entirely prevented. The account that will bear constant watching is not a desirable one, anyhow.

Again, the careful customer will ask the privilege, once in a while, to overdraw. He will explain the conditions of the request and his reasonable expectations. To refuse him would not only be impolitic, but unjust. A proffer of his money and confidence by a voluntary deposit is worthy a return of confidence.

If a customer has, during the year, an average balance of a thousand dollars, asking few favors, and two or three times for a day or two at a time should ask the privilege of overdrawing five hundred dollars, should the request be granted? Ordinarily, yes. But not always. Conditions alter cases. The obligation does not follow the state of the account. It must be laid down that the right to refuse

remains. It depends wholly upon the man. We say the obligation of a return of confidence obtains. But the bank cannot parallel its own commercial standing to that of each of its customers. It is undoubtedly good for all its promises or the state would close its doors. Not so with the individual. He may have a continuous balance and be acknowledged to be unworthy of confidence. Refusal of course follows. It is a duty. Where the depositor, however, is reputable and "good," the request must be granted. Not many cases of this kind will occur at the same time. No fair business man will take undue advantage. The intent of the merchant in keeping a balance at the bank to meet contingencies is sufficient to prevent any intentional misuse of the privilege even by those who might be so disposed.

Those who scrutinize bank statements note carefully the amount of overdrafts. As we say they are a dubious quantity. Rare, indeed, does a published statement of condition fail to show figures in this column. While they are not disproportionate to the volume of business they create no distrust. But the manager is apprehensive lest they do. *They must not be allowed to run.* This is the abiding rule with the wideawake president or cashier.

Yet, we may expect that the volume of overdrafts throughout the country will increase. As banks multiply, as their work becomes more efficient, the tendency of profits is downward. The profit of the banker cannot remain in excess of the profits which lie in the use of credit to the industrial and commercial world. As wealth increases, the banker must look to a diminution of his dividends in keeping with the decrease in gains in the business of the country. Not only does he meet competition in his own line of work, but he is held down by the results of competition between his customers. The trend of business is toward equality. The Scotch system charges for the money *used,* it is a system of offsets and charges, we may expect that the movement in that direction will increase overdrafts.

Overdrafts are more expressive to the banker himself than to any of his supervisors. They tell not only of the faith of the customer, his feeling toward the institution, but they tell both of his business ability and financial condition and methods.

While representing a state of good will, of give and take, of live and let live, between officers and depositors, overdrafts had better, for both parties, never appear. They *will* appear and must be judged accordingly. A customer who habitually overdraws his account is either a poor business man, in straits for money for immediate use, or is of that grasping and unwilling mind that seizes every opportunity which promises advantage regardless of the established customs of trade and the rights of others. Neither of these conditions is a good foundation for credit, and a man cannot destroy his credit more effectually with his banker than by this method.

Lastly, it is always to be remembered that overdrafts are unsecured, and have little protection at law. They may argue good will, and still be a necessary evil. Like everything else in business affairs, discretion must be the guide to safety.

CHARLES W. STEVENSON.

CERTIFIED CHECKS.

The various writers upon commercial law, and a number of inferior and superior courts, have, to some degree, left uncertain the relative rights of the drawer, holder and the bank as to checks certified "good."

The custom, I am informed, among banks, when they certify a check "good," in all instances, is to charge the face of the check to the account of the drawer, regardless of the fact as to whether the drawer or the holder of the check asks that the bank so certify said check. This custom that obtains among banks is not, in my opinion, a legal one as to the drawer of a check. For the reason that when a drawer of a check presents his check to the bank, drawn to the order of "A," and requests the bank to certify it as "good," and the bank so certifies it, and then returns it to the drawer, the face or amount of the check should not *eo instanter,* be charged to the account of the drawer. I maintain that the funds upon which this check is drawn are subject to attachment by a creditor of the drawer until said check is either presented by the holder, payee or drawer. And this cannot be true, if said check or funds has been charged to the drawer. If such a charging up of the check can be legally done, prior to its issuance by the drawer, then, in that event, the title to said funds would no longer be in the drawer.

The funds do not become the property of the bank, neither do they become the property of the payee or holder, so long as that check is not presented to the bank, and said funds are subject to attachment by a creditor of the drawer.

Therefore, the certifying bank is indebted to the drawer of said check, and no one else, until and up to the time of the presentation to said bank of said check, either by the drawer or holder thereof.

A check thus certified, at the request of the drawer, and then returned to the drawer, does not change the title of the funds upon which said check is drawn, and such a certification only carries with it the liability of the bank secondarily, the drawer being liable primarily.

The rule is different where the payee, or holder of a check, procures the certification of the bank. For in the latter case the bank primarily becomes liable to the holder and at once charges the amount of the check to the account of the drawer, and the drawer is released from all liability to the holder, even if the bank should prove insolvent.

The issuing or delivering of a check by the drawer to the holder, and the latter procures its certification, irrevocably places the funds beyond the reach of the drawer or his creditors.

The drawer, who has procured the certification of his own check, can stop its payment after issue any time prior to the presentation of the check by the holder.

To illustrate: "A" is in Chicago, and he has his own check for $1,000, drawn on a bank in Peoria to the order of "B," which said check has been certified "good" by the bank in Peoria and returned to "A." This check is de-

livered to "B" in the payment of a debt or the purchase price of property. It is clear that "A" can stop the payment of this check before its presentation, because it has not lost its character as a check by reason of the additional credit imparted to it by the certification. But if "B" accepts the check of "A" without certification, and then takes the check to Peoria, and procures the certification of the bank upon which it is drawn, then "A" cannot stop its payment, although "B" may have procured the check through fraud or otherwise.

I find unquestioned authority, both in the text books and adjudicated cases, for the proposition herein announced, and will not attempt a further elaboration of the subject, believing that the bankers who read this article will be profited thereby.

JAMES L. TANNER,
Birmingham, Ala.

REGULATIONS RELATIVE TO BUCKET SHOPS.

The Commissioner of Internal Revenue is making preparations for the enforcement of the new regulations under the amendment to the war revenue act of 1898, regarding bucket shops, which must pay additional stamp taxes. The new regulations went into effect April 1st. What is meant by bucket shops will probably be decided by the courts on appeals from the decisions of the Commissioner of Internal Revenue. There is a wide diversity of opinion as to what really constitutes a bucket shop in the legal acceptance of the term. The officials consider that the new law will probably have the effect of closing many places carrying on a brokerage business, because its effect will be to increase the cost of carrying on the business usually done in such institutions, and it may also furnish evidence against the institutions in states where bucket shops have been placed under the ban of state laws. Each payer of special tax license must post his special tax certificate where it can be seen, and while this may be evidence of the fact that he is running a bucket shop, and may perhaps be used in the courts of a state as such, still it may be insufficient evidence of such fact, because in the opinion of the Supreme Court of the United States about a year ago, in a case brought by the State of Kentucky against the collector of internal revenue for the Louisville district, that court decided that United States Government officials were not required to furnish any evidence contained in papers in their custody which might be used as evidence in a state court. The fact, therefore, of a certificate issued under the internal revenue office, giving the privilege of carrying on a brokerage business, will probably have to be supported in a state court by other and more convincing evidence.

It is believed that some very intricate questions will be raised concerning the status of certain brokers' offices in which genuine transfers of stocks or produce are made and in which other transactions are closed out on reports of sales on exchanges. It is probable that these establishments will be considered bucket shops by the internal revenue office and as such will be compelled to pay the special license tax. However, they will only have to pay the increased stamp tax on particular transactions which are closed out on reports from exchanges.

THE RAND-McNALLY
BANKERS' MONTHLY

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MARVELOUS BANKING FIGURES.

National banking operations for the opening year of the century reflect a tremendous increase in the volume of business transactions as shown by a completed statement issued by the Controller of the Currency. His statement of the condition of national banks December 13th and February 5th, in response to the last call scores a record in national finances never before approached. The volume of business transacted, as shown by liabilities and resources at the close of business February 5, 1901, aggregated the grand total of $5,436,906,257, against $5,142,089,692.52 December 13, 1900, and $4,674,910,713.09 February 13, 1900. In brief, the volume of increase in national bank operations for the year concluding February 5, 1901, is within $240,000,000 of a billion of dollars.

The following table shows the various items of increase in national banking operations, giving in the first column the increase from December 13, 1900, to February 5, 1901, and in the second the increase since February 13, 1900:

Items.	*Increase since Dec. 13, 1900.*	*Increase since Feb. 13, 1900.*
Loans and discounts	$107,853,703	$332,808,401
United States bonds	12,677,560	67,482,930
Due from national banks to state and other banks	55,172,252	161,259,130
Circulation	10,548,726	104,553,500
Due to national and state banks	160,429,678	349,192,283
Individual deposits	129,972,199	272,122,686
Total resources	$293,816,565	$760,995,544

To illustrate the marvelous advance of the tide of national banking business the following table shows the annual increase in liabilities and resources since 1897 at approximately the same period:

April 9, 1897.....	$3,446,038,799
Mar. 1, 1898.....	3,946,947,114
Mar. 11, 1899.....	4,403,883,073
Feb. 13, 1900.....	4,674,910,713
Feb. 5, 1901.....	4,435,906,257

That the public shares in this enormous gain is revealed through the loans and discounts and individual deposits accounts. The following shows the annual rate of increase in the individual deposits:

April 9, 1897.....	$1,669,219,961.28
March 1, 1898.....	1,982,660,933.15
March 11, 1899.....	2,232,193,156.59
Feb. 13, 1900.....	2,481,847,035.62
Feb. 5, 1901.....	2,753,969,721.62

This shows an increase of $275,000,000 for the year closing February 5, 1901. The following table of loans and discounts also bears testimony that the people partake of the general prosperity experienced by national banks:

April 9, 1897.....	$1,876,591,716.30
March 1, 1898	1,923,365,869.46
March 11, 1899	2,097,094,235.23
Feb. 13, 1900.....	2,481,579,945.35
Dec. 13, 1900.....	2,706,534,643.35
Feb. 5, 1901.....	2,814,388,346.45

SEABOARD NATIONAL SHOWING.

By an unfortunate typographical error in the display advertisement of the Seaboard National Bank of the City of New York in the January issue of the *Bankers' Directory Blue Book*, the surplus of the bank is set forth as $8,000,000 instead of $800,000, as shown by the bank's statement in the classified list of banks. The growth of the Seaboard National Bank has been most notable. Of it the New York Financial Chronicle, referring to the statement of December 13, 1900, said:

No bank in this city has had a more striking record of growth in recent periods than the Seaboard National. We have prepared the following interesting little table to indicate just what has been accomplished in this respect:

Seaboard National Bk.	*Surplus and Undiv. Profits.*	*Gross Deposits.*	*Price Bid.*
Dec. 13, 1900..	$813,780	$20,095,076	325
Sept. 5, 1900..	749,883	15,967,445	290
June 29, 1900..	748,701	16,473,621	290
Apr. 26, 1900..	718,699	17,779,993	295
Feb. 13, 1900..	674,404	18,804,602	275
Dec. 2, 1899..	629,547	13,305,869	275
Sept. 7, 1899..	555,512	15,144,070	220
June 30, 1899..	523,509	15,168,553	225
Apr. 5, 1899..	441,271	18,208,287	225
Feb. 4, 1899..	413,247	16,630,086	192
Dec. 1, 1898..	407,237	14,476,912	179
Sept. 20, 1898..	384,227	12,826,759	176

The foregoing shows progress in every direction. The table extends back only a little over two years, and yet in this brief space of time we find that gross deposits have risen from $12,826,759 to $20,095,076, and aggregate resources from $13,863,176 to $21,891,157. Most noteworthy of all, perhaps, is the way the item of surplus and undivided profits has been enlarged. This item has been more than doubled in the two years, standing now at $813,780 as against only $384,227 on September 20, 1898. Evidently, therefore, the bank's business has been profitable. Had it been deemed best to divide among the shareholders the $429,553 thus added to surplus and profits, the extra payments on the stock would have aggregated over 80 per cent. The wiser and more conservative course has been followed of making for the present only moderate dividends, namely, 6 per cent per annum, and devoting the rest of the profits to building up a large surplus, with the effect of further strengthening the position of the institution. Very naturally the prosperity and success of the bank are reflected in a great increase in the market value of its shares. In September, 1898, only 176 was bid for the stock; now 325 is bid.

The statement of February 5th showed total resources of $24,334,236, with about one-third of this amount in the form of cash reserves. The surplus and profit amounted to $818,169, while the gross deposits were $22,542,434. The officers of the Seaboard National Bank are S. G. Bayne, president; S. G. Nelson, vice-president; J. F. Thompson, cashier, and C. C. Thompson, assistant cashier.

GO THIS TIME, SURE.

The low rates that will prevail in connection with the Epworth League convention at San Francisco will afford an unusual opportunity for eastern people to visit the Pacific coast, going one route returning via another.

The convention dates are July 18th to 21st, and the sale of tickets begins early in July. The round trip rates are remarkably low and are particularly noteworthy because they permit one to return via the Shasta—North Pacific route and visit Portland, Tacoma, Seattle, Puget Sound, Spokane, Helena, Butte, Duluth, Minneapolis, Superior St. Paul, and en route, making the tour of the wonderful Yellowstone Park.

This last, especially, is the chance of a lifetime. Yellowstone Park is the marvel of the world. Added to this the privilege of seeing the New Northwest, Oregon, Washington, Idaho, Montana, North Dakota and Minnesota—and the long limits on these tickets allow all of this—make this chance one to be seized.

Send Chas. S. Fee, St. Paul, Minn., six cents and he will send you an Epworth Folder and a finely illustrated tourist book, Wonderland 1099, both of which will give you some very instructive reading regarding the Northwest and Yellowstone Park. The Sacramento and Columbia rivers, Puget Sound, Mounts Shasta, Adams, Hood, Rainier, etc., and other features of the Northwest, historical and scenic, are described in these pamphlets. Send for them anyhow.

Write to C. A. Mathews, D. P. A., Chicago, for rates, etc., or address Chas. S. Fee, St. Paul, Minn.

BUREAU FOR BANK CLERKS.

An educational bureau, known as the American Institute of Bank Clerks, authorized by the American Bankers' Association, has been organized and is now in working order. Officers are: President, William C. Cornwell; treasurer, J. G. Cannon; secretary, A. O. Kittredge; trustees, Robert J. Lowry, Atlanta; Harvey J. Hollister, Grand Rapids; J. B. Finley, Pittsburg; George F. Orde, Chicago; A. C. Anderson, St. Paul; Harry L. Burrage, Boston, and John F. Thompson, New York. Offices of the institute are at No. 25 Pine street, New York.

In brief, the institute is calculated to provide a thorough course in elementary banking practice for the benefit of men now engaged in banking, or preparing to enter that profession. It is under the direction of able men and practical bankers. The institute is not organized to graduate presidents and cashiers exclusively, but its aim is to raise the standard of banking, and intelligence and grasp of detail are very requisite essentials in this work. An appropriation of $10,000 was granted to launch the work at the last session of the American Bankers' Association. The institute will probably be self-supporting within a short time.

The following is from the constitution of the organization and explains its aims:

First. To unite fraternally and socially through local chapters or otherwise all those engaged in different localities in the banking business, or who intend to become connected with it, either as officers of banks, trust companies or savings banks, or as bankers, or as clerks of banks, trust companies, savings banks or banking houses, who desire to improve themselves by devoting a portion of their time to the study of the matters connected with the banking business.

Second. To specially train all who become associated with the institute in those branches of practical education which have a direct bearing upon the business of banking.

Third. To originate and circulate literature relating to the practice and science of banking and of business administration.

Fourth. To afford to those associated with the institute the advantages of lectures upon business methods, the principles of banking, the science of finance, applied economics, commerce, accounts and other subjects of practical value to them.

Fifth. To conduct for the benefit of those associated with the institute a Correspondence School of Banking, under the charge of a competent faculty.

Sixth. To conduct examinations of bank clerks and others associated with the institute with respect to their technical qualifications, and to issue certificates setting forth the results of such examinations.

Chicago is to have the honor of starting the first branch. The matter is in charge of George F. Orde, cashier of the Northern Trust Company.

GREAT GROWTH IN DEPOSITS.

Perhaps no other bank in the South can show a more phenomenal growth from a point of percentage as the Farley National Bank of Montgomery, Ala., whose career has extended over a period of only ten years. The capital of the institution is only $100,000, and its deposit line has grown to exceed $1,000,000. The actual percentage of increase in deposits since 1891 has been as follows: 1892, 110 per cent; 1893, 154 per cent; 1894, 375 per cent; 1895, 490 per cent; 1896, 636 per cent; 1897, 743 per cent; 1898, 913 per cent; 1899, 1238 per cent; 1900, 3120 per cent.

Joseph L. Hall and Louis B. Farley have been respectively president and cashier of the Farley National Bank since its organization and the growth of their institution reflects much credit on their successful management. It is stated that their very large increase in deposits has been without the payment of interest or absorption of other financial institutions.

FOREIGN EXCHANGE.

Foreign exchange has become so important a branch of banking business every banker should thoroughly understand it.

The new book entitled "Foreign Exchange" by H. K. Brooks, author and publisher, 78 Monroe St., Chicago, gives a complete and comprehensive explanation of foreign exchange transactions, forms used, foreign money, besides conversion tables for all foreign monies at every rate of exchange. Its usefulness and low cost ($5.50, $7.50 and $10, according to binding) will insure its sale to every banker. It will be sent (charges prepaid) to any bank for inspection.

INDIAN TERRITORY LEGISLATION.

An act of Congress to put in force in the Indian Territory certain provisions of the laws of Arkansas relating to corporations and to make said provisions applicable to said territory was approved Feb. 16, 1901, and is now in force in the Indian Territory. This act is of general interest to the commercial world, in that it is another step toward the organization of the business and commercial interests of the Indian Territory, and is of especial interest to foreign corporations doing business in the Indian Territory, in that it requires the designation of an agent resident at South McAlester, where the United States Court of Appeals for the Indian Territory is held, upon whom service of summons and other process may be made. The text of the act is as follows:

An act to put in force in the Indian Territory certain provisions of the laws of Arkansas relating to corporations, and to make said provisions applicable to said territory:

Be it Enacted by the Senate and House of Representatives of the United States of America in Congress Assembled:

Section 1.—That section 504 and the succeeding sections down to and including section 509, section 960 and the succeeding sections down to and including section 1035, of the laws of Arkansas as published in 1884, in the volume known as Mansfield's Digest of the Statutes of Arkansas, be, and the same are, hereby extended over and put in force in the Indian Territory, so far as they may be applicable and not in conflict with any law of Congress applicable to said territory heretofore passed.

Sec. 2.—That wherever in said sections the word "county" occurs there shall be substituted therefor the words "judicial district," and where the words "County Court" occur the words "United States Courts" shall be substituted therefor; wherever the words "state" or "state of Arkansas" occur there shall be substituted therefor the words "Indian Territory"; wherever the words "secretary of state" occur there shall be substituted therefor the words "clerk of the United States Court of Appeals for the Indian Territory," and said clerk shall be entitled to the same fees and compensation for his services rendered under this act that the secretary of state in Arkansas is entitled to receive for like services, and shall retain the same as compensation for his services, under this act; wherever the words "clerk of the county" occur there shall be substituted therefor the words "clerk of the judicial district," and said clerk shall be entitled to the same fees and compensation for his services rendered under this act that county clerks are entitled to receive for like services, and shall retain the same as compensation for his services under this act; wherever the words "general assembly" occur there shall be substituted therefor the words "Congress of the United States"; and where the words "vest in the state" occur in section 1035, there shall be substituted therefor the words "vest in the United States"; provided, that companies may be incorporated under the provisions of this act to construct, own and operate electric railroads, telephone and telegraph lines in the Indian Territory.

Sec. 3.—That foreign corporations may be authorized to do business in the Indian Territory, under such limitations and restrictions as may be prescribed by law; and as to contracts made and business done in the Indian Territory, they shall be subject to the same regulations, limitations and liabilities, and shall exercise no other or greater powers, privileges or franchises than may be exercised by like corporations organized under the provisions of sections 1 and 2 of this act.

Sec. 4.—That, before any foreign corporation shall begin to carry on business in the Indian Territory, it shall, by its certificate, under the hands of the president and seal of such company, filed in the office of the clerk of the United States Court of Appeals for the Indian Territory, designate an agent, who shall reside where the United States Court of Appeals for the Indian Territory is held, upon whom service of summons and other process may be made. Such certificate shall also state the principal place of business of such corporation in the Indian Territory. Service upon such agent shall be sufficient to give jurisdiction over such corporation to any of the United States courts for the Indian Territory. If any such agent shall be removed, resign, die or remove from the Indian Territory, or otherwise become incapable of acting as such agent, it shall be the duty of such corporation to appoint immediately an-

other agent in his place, as hereinbefore provided.

Sec. 5.—That, if any foreign corporation shall fail to comply with the provisions of the foregoing sections, all its contracts with citizens and residents of the Indian Territory shall be void as to the corporations, and no United States court in the Indian Territory shall enforce the same in favor of the corporation.

Sec. 6.—That corporations doing business in the Indian Territory at the time of the passage of this act are given ninety days in which to comply with section 4, in order to avoid the penalty of section 5.

Sec. 7.—That the clerk of the United States Court of Appeals for the Indian Territory shall charge and receive for services imposed upon him by the provisions of this act the same fees allowed officers of the state of Arkansas for like services under the laws of that state.

Sec. 8.—That any bank or trust company now or hereafter organized under the laws of Arkansas or any other state may transact such business in the Indian Territory as is authorized by its charter and that is not inconsistent with the laws in force in the Indian Territory, and may loan money and contract for the payment of the same at a rate of interest not to exceed the sum of 8 per centum per annum and a like rate for a period less than a year; provided, that the lawful interest in said territory shall be 6 per centum, when no rate of interest is agreed upon, but in no case shall the interest exceed 8 per centum per annum.

Sec. 9.—That the United States courts in the Indian Territory shall have and exercise, in reference to all corporations created under this act, the same powers and jurisdiction as may be exercised in the state of Arkansas by the courts of that state over corporations created therein under the provisions of any law in force in that state relating to corporations.

A. E. Martell & Co., 93 Broad street, Boston, Mass., put up all styles of printed bank forms in duplicating books for using with pen and ink, lead pencil or stylus. They have made a specialty of bank work for years, particularly in pen and ink duplicating books. Send them a sample of any bank form and they will submit price on same and will also mail samples of various forms if desired.

BUFFALO BANK IN FINE QUARTERS.

The Marine Bank of Buffalo is established in its new home which has been formed by the consolidation and reconstruction of the old Marine Bank building and the adjoining Hayen building, on the southwest corner of Main and Seneca streets. The consolidated building is five stories high with an unmistakable air of stability. The exterior gives but little suggestion, however, of the beauty of the interior finish. The vestibule opening under an iron canopy is in white marble. From this a door leads to a handsomely equipped women's banking room and another leads to the main banking room 80x60 feet. The walls of this room are of white marble. Four large columns of green marble are a feature of the room. All woodwork is polished mahogany. The working room, in which the clerical force is located, occupies what was the rear of the old Marine Bank building. The basement is occupied by a fine safety deposit vault system. On the fourth floor is a dining room for the exclusive use of the twenty-five bank employes. On the fifth floor is a kitchen and the janitors' quarters. The third floor is divided into suites of offices. The Buffalo Clearing House occupies part of the front of the second floor.

The Marine Bank moved its money and papers March 30th. President Clement, Cashier Lascelles and Assistant-Cashier Auer personally superintended the transfer from the temporary quarters in the home of the defunct Bank of Commerce. It was a tremendous task, as the Marine Bank, with its resources exceeding $10,000,000, is the largest bank in the state outside of the city of New York. Some idea of the moving may be gleaned from the fact that the bank's statement last month shows heavy cash resources, $1,705,484.24 in government, state, municipal and other bonds, and $5,805,989.46 in loans and discounts.

The banking house and lot, as finished, are valued at over $304,000. The bank has $8,729,744.59 deposits and $1,152,062.25 surplus and profits, apart from its capital stock of $200,000.

In the last fifty years the Marine Bank has had four homes. Its first home was on the east side of lower Main street, near Perry street. That was in 1850. About 1860 it moved to the corner of the canal and Main street. After twenty years there, in 1880, it moved into its abode

which has just been merged into its splendid new home. It bought the Hayen building in 1897. The Hayen building was the first iron building built in Buffalo. It was built about 1880, the year the Marine Bank building was built. When the Marine Bank bought it four years ago some wondered what the purpose of the purchase was. The changes now made show the foresight that prompted the transaction. The Fidelity Trust & Guaranty Company will build at the corner of Main and Swan streets. The Manufacturers' & Traders' Bank is on Main street, south of Swan street. With the Marine Bank at the corner of Main and Seneca streets the banking center of Buffalo seems fixed for years to come.

The officers of the Marine Bank of Buffalo are as follows: S. M. Clement, president; J. J. Albright, vice-president; J. H. Lascelles, cashier, and H. J. Auer, assistant cashier.

COINAGE FOR MARCH.

Coinage executed at the Mints of the United States during March, 1901, was as follows:

Denomination.	Prices.	Value.
Double eagles ...	115,048	$2,300,960.00
Eagles	266,038	2,660,380.00
Half eagles	244,045	1,220,225.00
Quarter eagles ..	235	587.50
Total gold	625,366	$6,182,152.50
Silver dollars ...	1,542,350	$1,542,350.00
Half dollars	760,350	380,175.00
Quarter dollars..	3,260,350	815,087.50
Dimes	3,829,680	382,968.00
Total silver ..	9,392,730	$3,120,580.50
Five-cent nickels.	862,900	$ 43,145.00
One-cent bronze....	4,703,900	47,039.00
Total miner ..	5,566,800	$ 90,184.00
Total coinage ..	15,584,896	$9,392,917.00

Ripans Tabules cure headache.

Ripans Tabules cure flatulence.

Ripans Tabules cure dyspepsia.

Ripans Tabules cure biliousness.

Ripans Tabules cure indigestion.

Ripans Tabules cure constipation.

Ripans Tabules: for sour stomach.

SUBSIDIARY SILVER LIMIT.

A western subscriber sends the following communication:

"In your December number on page 635 the question is asked, 'Where a check is drawn payable in silver, has the holder a legal right to demand payment in silver dollars for the amount in excess of the subsidiary coin authorized as legal tender?'

"Your reply does not answer the question at issue. The question which we wish answered is, 'Has the bank on which the check is drawn any right to pay subsidiary silver in excess of the amount named as legal tender authorized by law?'

"The silver question is somewhat annoying in some of its aspects. Certain banks in our city have the accounts of the street railroads. These accounts of course deposit almost entirely silver. In order to work off this silver these banks enter into an agreement with the street railway companies that the latter shall draw all checks payable in silver. What we wish to know is whether the bank on which these checks are drawn 'payable in silver' have a right to pay more than $10 in subsidiary silver, that amount being the maximum legal tender authorized by law. The other banks have not hesitated to accept silver dollars, but do object to taking subsidiary silver if it can be avoided."

If there is a definite understanding between the drawer of the checks (the street railway company), the bank on which the checks are drawn and the parties who originally take the checks the bank may have the right to override the subsidiary silver legal-tender limit. It is a nice question of law and custom. The readers of THE BANKERS' MONTHLY who are familiar with conditions such as are suggested above are invited to give their opinions for publication in these columns.

MISSOURI BANKERS' CONVENTION.

The annual convention of the Missouri Bankers' Association will be held at St. Joseph, Mo., May 22d and 23d. The Missouri Bankers' Association has a membership of six hundred banks and is the largest state bankers' association in the United States. The coming convention at St. Joseph promises to be the most successful convention in the history of the association and an attendance of four hundred bankers is expected.

INFORMATION FOR BOND BUYERS.

ANACONDA, MONT.—It was decided to advertise for the sale of $75,000 of 4 per cent bonds to run 20 years, payable after 10 years, to pay the indebtedness of the county and refitting the court house.

ARKANSAS CITY, KAN.—A special election will be called to vote for the issuance of bonds to fund the outstanding floating indebtedness of the school board in the sum of $15,000.

ASHEVILLE, N. C.—A bill has been introduced in the Legislature authorizing the city to issue $200,000 of bonds for constructing a pipe line.

ATCHISON, KAN.—Mayor Donald will issue a proclamation at request of the board of education calling upon the people to vote at the coming election upon the proposition to issue $9,000 in bonds for building new schools.

ATLANTA, GA.—At an election it was voted to issue $200,000 in bonds for better water service.

ATLANTIC CITY, N. J.—A resolution was carried at the City Council meeting authorizing bonds to the amount of $32,000 for the purpose of increasing the capacity of the crematory. The bonds will run for twenty years.

AURORA, ILL.—Aurora contemplates the issuance of bonds for paving purposes.

BALLARD, WASH.—An election will be called for the purpose of voting bonds for a new school house.

BALTIMORE, MD.—At an election in May the question of issuing $100,000 in bonds for improvement of streets and $25,000 of court house redemption bonds will be voted upon.

BEAVER, PA.—Bids will be received for the purchase of $20,000 court house repair bonds, and $55,000 bridge bonds bearing interest at the rate of 3½ per cent.

BELKNAP, IOWA.—Belknap has bonded itself to erect a $2,000 school house.

BELLAIRE, W. VA.—The board of education's proposed bond issue of $25,000 for the purpose of building two new school houses is to come up again at the spring election.

BELLEFONTAINE, O.—The proposition to bond the city for a sewerage system will be submitted.

BELLEVUE, O.—Bellevue will vote on a proposition to bond the city in the sum of $15,000 for a new town hall.

BEREA, O.—The council has passed resolutions authorizing the village to vote on the question of bonding the town for $10,000 additional water works bonds and $2,000 additional lightning bonds.

BERESFORD, S. D.—The Beresford board of education has adopted a resolution calling upon the mayor to issue a call for a special election to vote upon the proposition of issuing $12,000 in bonds for the construction of a new school building.

BILLINGS, MONT.—The board of education decided to submit to the voters a proposition to issue additional bonds in the sum of $35,000 for the purpose of increasing the school facilities.

BLOOMINGTON, ILL.—Bids will be received by the chairman of the finance committee of the board of supervisors of McLean County, Ill., for the purchase of $192,000 4 per cent semi-annual court house rebuilding coupon bonds, to be dated May 1, 1901, and fall due: $37,000 May 1, 1902; $38,000 May 1, 1903; $39,000 May 1, 1904; $39,000 May 1, 1905; $39,000 May 1, 1906. Bids will be received up to noon on April 20, 1901.

BODE, IA.—At the election it was voted to bond the district for $3,300 to repair the old school building.

BOLIVAR, MO.—The town has voted in favor of issuing $4,000 in bonds for electric lights.

BRAINERD, MINN.—Brainerd will ask the Legislature to authorize it to issue bonds to build a new city hall. About $15,000 will be required.

BRECKENRIDGE, MO.—A proposition will be placed before the voters to vote bonds to build an addition to the school building.

BRISTOL, TENN.—The city authorities of Bristol have decided to issue $45,000 in 4 per cent bonds for improvements.

BROCKPORT, N. Y.—Brockport has decided to bond itself for $50,000 to get funds to build a system of sewers.

BURLINGTON, VT.—The aldermen have authorized a loan of $18,000 for the reconstruction of the Adams school building.

BUTLER, MO.—At a City Council meeting it was decided to submit a proposition to the voters at the April election to issue $20,000 bonds for the erection of an electric light plant.

BUTLER, O.—A vote will be taken on bonding the town for $10,000 for an electric light plant.

BUTTE, MONT.—At a meeting of the school board it was decided to submit to the voters of school district No. 1 a proposition to issue additional bonds to the amount of $100,000.

BYESVILLE, O.—Byesville will vote on the question of issuing water works bonds of an amount not to exceed $20,000.

CADILLAC, MICH.—The City Council has been petitioned to submit a proposition to bond the city for $10,000, the money to be used in locating new industries.

CANTON, O.—An election will be held to vote on the question of issuing bonds for water works purposes.

CAMBRIDGE, O.—This city will vote on a $25,000 bond issue for a new school house.

CAMDEN, O.—The citizens will vote on the question of issuing $7,000 of bonds to locate a manufacturing plant.

CALERA ALA.—The county will issue $50,000 bonds for a court house and jail.

CARSONVILLE, MICH.—The voters will vote on the proposition to bond for $6,000, with which to install electric lights and water works.

CAYUGA, IND.—The town board will pass an ordinance bonding the town for about $4,700 for the purchase of park lands. The bonds will be 5 per cent 10-20 year, optional with the board as to paying them in five, ten, fifteen or twenty years.

CEDARTOWN, GA.—The city will decide the issuance of $6,000 of bonds for the erection of a city hall to include a prison.

CELINA, O.—An election will be held to vote on the question of issuing $50,000 of bonds for constructing sewers, etc.

CENTERVILLE, SO. DAK.—The citizens are agitating the advisability of bonding for a new school house.

CENTRAL CITY, COL.—At a special school election it was voted to issue $20,000 in bonds to build a new school house.

CENTRAL LAKE, MICH.—A proposition to bond the township for money to rebuild a bridge between East Jordan and South Arm was carried.

CHARLEVOIX, MICH.—The proposition to bond the township of South Arm for $15,000 for securing the extension of the South Arm Lumber Co.'s railroad to Bellaire was carried in a special election.

CHARLOTTE, N. C.—The Legislature has passed a bill authorizing Mecklenburg County to issue $200,000 of bonds, $125,000 of which will be for road purposes. An election to decide the issuance of the bonds will be held soon.

CHATTANOOGA, TENN.—The City Council has decided to ask the Legislature for permission to issue $100,000 of 20-year bonds to pay indebtedness and erect two new fire halls.

CHIPPEWA FALLS, WIS.—The citizens of Caddott will meet to discuss the advisability of bonding the village for fire protection. The amount of bonds to be issued is fixed at $12,000.

CLARENCE, MO.—The city will hold an election to decide the issuance of $5,000 of bonds for an electric light plant.

CLARENDON, TEX.—Clarendon has voted an issue of $10,000 school house bonds.

CLARKSBURG, W. VA.—The ordinance to bond the city for $40,000 for paving and sewerage purposes passed the council and the mayor was instructed to call a special election at which the question will be submitted to a vote.

CLAYTON, ALA.—The city will issue bonds for electric lighting and water works plants.

CLEBURNE, TEX.—The City Council has decided to hold an election to settle the question of issuing $10,000 in bonds for improvements.

CLEVELAND, O.—The village of East Cleveland voted to issue $20,000 in bonds for the extension and improvement of the sewer system.

CLEVELAND, TENN.—Bradley County, Tenn., may issue $20,000 in bonds in the near future if authority is received from the Legislature.

COHOES, N. Y.—This city seeks authority to issue $50,000 school bonds.

COLDWATER, MICH.—The supreme court sustained the injunction against the village officials of Homer from issuing the bonds to obtain money ostensibly for the purpose of erecting city water works but really for promoting industries.

COLLINWOOD, O.—The citizens have voted to issue water works bonds for $40,-000, and electric light bonds for $22,000.

COLON, MICH.—A special school meeting held here for the purpose of voting on bonding the school district for $8,000 for a new school house resulted in favor of the school house.

COLORADO SPRINGS, COL.—The City Council has passed a resolution authorizing the issuance of bonds for a new city hall.

COLUMBIA CITY, IND.—This city will issue $3,000 of bonds for the purpose of paying the paving debt.

COLUMBUS, O.—Dr. Gladden, chairman of the committee on gas and electricity introduced an ordinance in the council for an issue of bonds in the sum of $132,000 for a municpal electric light plant.

COLUMBUS, GA.—An election will be held April 18th to decide the question of issuing $125,000 bonds for improvements. The bonds will bear 3½ per cent interest.

CONNELLSVILLE, PA.—The matter of issuing bonds to the extent of $40,000 for a sewer system at Connellsville has been decided valid.

CORNING, IOWA.—At the school election the voters approved $7,000 school bonds to build a new school house.

DALLAS CENTER, IA.—The school board has ordered a vote at the spring election on an appropriation of $5,000 for the erection of a new school building.

DALLAS, ORE.—Dallas is about to issue $8,000 of refunding bonds. The new bonds will bear 4 per cent intereest.

DEADWOOD, S. DAK.—The city of Deadwood will issue new bonds to the amount of $22,500 to take up bonds issued in 1889 for the city hall.

DECATUR, MICH.—At an election it was voted to issue $5,000 additional town hall bonds.

DENTON, TEX.—The city will decide at a special election whether to issue $12,-500 bonds for school improvements.

DETROIT, MICH.—The House has passed a bill authorizing the city of Detroit to issue $1,000,000 of bonds for the purpose of buying a site and erecting a public library building.

DEVILS LAKE, N. DAK.—At the meeting of the Devils Lake Chautauqua Association it was decided to bond the corporation to the amount of $7,000. Bonds of $25 each will be circulated.

DICKSON, TENN.—The city is considering the issuance of bonds for water works and an electric light plant.

DOWAGIAC, MICH.—Decatur township has voted to bond for $5,000 for a new town hall.

DUBLIN, GA.—Citizens have voted to issue bonds in the sum of $25,000 for school and city improvement purposes.

DUBLIN, TEX.—The school district of Dublin may issue $17,000 in bonds if a favorable vote is cast at the coming election.

DULUTH, MINN.—An ordinance providing for the issue of $50,000 of bonds at 4 per cent interest and running for thirty years is pending.

DUNKIRK, O.—Dunkirk will vote soon on the question of issuing bonds for an electric light plant.

DUNN, N. C.—The Legislature has passed the bill authorizing the issuance of $35,000 of bonds for water works, etc.

DURANGO, COL.—The citizens will hold a meeting to vote on a bonded indebtedness of $150,000.

DURHAM, N. C.—Bonds are to be issued for erecting and equipping two new school houses.

EAGLE GROVE, IA.—At the school election the proposition for bonding the district for a new high school was carried by a large majority. A $25,000 building will be erected.

ELK POINT, S. D.—An election will be held to vote on the proposition of bonding the city for $8,000 for water works and $5,000 for the erection and equipment of a gas plant.

ELLISVILLE, MISS.—The city will issue bonds for the erection of an electric light plant.

ELYRIA, O.—The school board passed a resolution providing for a vote on a bond issue of $17,000 for the erection of a new school house on the West Side.

EMLENTON, PA.—Bids will be received until April 15th for $16,000 4 per cent 1-30 year optional sewer bonds.

ESCANABA, MICH.—Proposals will be received by the clerk of the County of Delta until noon on May 1st, for the purchase of bonds to the amount of $20,000, due and payable in fifteen years. The bonds are to be dated June 1, 1901, to bear interest at the rate of 4 per cent, and to be issued in denominations of $500.

EUGENE, ORE.—The school district voted to bond the district for $25,000 to build a new school house and improve the present structure.

FINDLAY, O.—Bids will be received until April 11th for $50,000 3½ per cent city hall bonds.

FLINT, MICH.—The house has passed the bill authorizing Taymouth township in Saginaw County to issue $2,500 of bonds for the payment of the cost of constructing a bridge over the Flint river.

FLORENCE, ALA.—The City Council has decided to sell $5,000 sewerage bonds.

FORESTVILLE, N. Y.—The taxpayers will vote on a proposition to raise $7,000 by bonds to build cement walks.

FORT EDWARD, N. Y.—The bill legalizing the issue of $18,000 of village bonds has passed the senate.

FRENCHTOWN, N. J.—Frenchtown will receive bids for $10,000 school bonds.

GALION, O.—West Milton voters at the April election will decide the question of issuing $2,700 in bonds for the purpose of buying land for village purposes.

GARDNER, MASS.—Gardner received bids for $49,000 3½ per cent 30-year sewer bonds but made no award as the selectmen of the town have rescinded the action relative to the issue. They will probably be offered again under a new order.

GARRETSON, SO. DAK.—The citizens will vote April 23d on a proposition to issue bonds to build a water works plant.

GASTONIA, N. C.—The city will hold an election May 6th to decide the issuance of $25,000 of bonds for water works and electric lights.

GEORGETOWN, DEL.—Georgetown has applied to the Legislature to be allowed to issue $35,000 water and electric light bonds.

GLADSTONE, MANITOBA.—Offers for the purchase of $28,000 debentures of the Rural Municipality of Westbourne will be received. The debentures will bear 5 per cent and are payable $1,000 in each of the years from 1909 to 1921.

GLADWIN, MICH.—The question of bonding the county for $10,000 to build a jail will be voted at the spring election.

GLEN RIDGE, N. J.—The Glen Ridge school district voted to issue $15,000 bonds.

GLEN ROCK, PA.—The town of Glen Rock will bond itself in $20,000 for a water works system.

GLENWOOD SPRINGS, COL.—The board of trustees has passed an ordinance submitting the matter of issuing bonds for a municipal light and water plant to a vote of the taxpayers. The ordinance provides for the issuance of $80,000 in bonds, $30,000 for the electric light, and $50,000 for the water plant.

GOLDSBORO, N. C.—Goldsboro will vote on the question of issuing $25,000 worth of bonds for improvements to a school house.

GONZALES, TEX.—Gonzales County will vote on April 20th on a proposition to issue $30,000 in bonds for improvements.

GRAND FORKS, S. D.—The question of refunding the sewer bonds at a lower rate of interest was referred to the ways and means committee.

GRAND RAPIDS, MICH.—One of the questions to be decided upon at the spring election is the proposition to issue $4,000 of county bonds for enlarging and improving Kent County home.

GRAND RAPIDS, WIS.—At a council meeting it was decided to refer the matter of issuing water works bonds to a vote of the citizens.

GRANITE FALLS, MINN.—The City Council has posted notices calling a special election to be held on April 8th for the purpose of voting $6,000 of bonds to be used in the extension of the water mains and other city purposes.

GRANT CITY, MO.—Grant City will vote on a proposition to issue bonds in the sum of $20,000 for a new school building.

GREENVILLE, N. C.—Greenville is to hold an election on the question of issuing $75,000 in bonds for public improvements.

GREENVILLE, S. C.—An election will be held to vote on a proposition to issue bonds for improvement purposes.

HAGERSTOWN, IND.—The balance of the issue of $60,000 in bonds decided upon by the city for improvements will probably be placed upon the market in the near future. It amounts to $23,000.

HAGERSTOWN, MD.—Hagerstown has decided to issue $23,000 in bonds for improvements.

HAMILTON, OHIO.—The county commissioners authorized the issue of $20.-000 court house debt bonds, for which bids will be received on April 21st.

HANCOCK, MICH.—The electors of school district No. 1 of Hancock township will vote on the question of bonding the district.

HARTFORD, CONN.—The bill authorizing the city of Hartford to issue $20,000 4 per cent 30-year school bonds has been approved by the governor.

HARTINGTON, NEB.—The St. James school house was burned and a petition to vote bonds for a new building has been circulated.

HASTINGS, MICH.—A bill has been passed by the Legislature authorizing the city of Hastings to bond itself for $8,000 to pay outstanding city bonds.

HELENA, MONT.—The special water committee of the City Council will recommend that the council call an election to vote $600,000 in bonds for the purchase of two water systems.

HICKMAN, NEB.—The school district of Hickman will vote on the question of issuing $2,500 on bonds for the erection of a school house.

HOBOKEN, N. J.—The sale of $20,000 4 per cent school bonds has been postponed on account of an alleged irregularity.

HOGANSVILLE, GA.—An election will be called to vote on the question of issuing bonds for an electric light plant.

HOLLAND, MICH.—Holland has finally disposed of the $50,000 park bonds, authorized by vote at a special election held January 21st.

HOPKINSVILLE, KY.—The fiscal court of Christian County, Kentucky, has decided in favor of issuing bonds for improved highways.

HOPKINTON, IA.—A proposition to issue bonds to the amount of $3,500 to raise money to build an addition to the school house in Hopkinton was carried.

HOWELL, MICH.—At a special charter election Howell voted to bond the town for $35,000 for a municipal electric light plant.

HUNTSVILLE, ALA.—Bids will be received until April 20 for the purchase of $40,000 worth of bonds for purpose of erecting school house.

ILION, N. Y.—Governor Odell signed the bill legalizing an issue of $30,000 of bonds for an electric light plant at Ilion.

INDEPENDENCE, MO.—The City Council decided to submit the question of municipal ownership of electric lights to the voters. They will be asked to issue bonds to the amount of $25,000 for the erection of an electric light plant.

INDEPENDENCE, ORE.—At the meeting of the City Council the proposition to issue bonds to the amount of $8,000 for the purpose of taking up that amount of outstanding warrants was considered and steps taken to advertise for bids.

IOLA, KAN.—Iola has voted to issue $20,000 of bonds to build a new school house.

ITHACA, MICH.—Ithaca will vote on a proposition to bond for $15,000 for completing its sewer system.

IUKA, MISS.—Town authorities of Iuka have authorized the issue of $10,000 6 per cent bonds for improvements.

JACKSON, MICH.—The Jackson Common Council decided to submit propositions bonding the city for $75,000 for a city hall and $16,000 for a park.

JEFFERSON, CITY, MO.—The House has passed a bill allowing the cities of the fourth class to issue bonds for street improvements.

JERSEY CITY, N. J.—This city is interested in a bill authorizing $100,000 for park improvements.

JESUP, GA.—Jesup has voted an issue of $10,000 bonds for the purpose of erecting two new school houses.

JOHNSTOWN, O.—The city will vote on the question of issuing bonds for a $4,000 central high school.

JOPLIN, MO.—The proposition to vote $45,000 in school bonds was carried by a majority of 494.

JUNO, FLA.—Dade county invites bids for $150,000 4½ per cent 10-20 year optional court house and road bonds.

KALAMAZOO, MICH.—It was decided to submit to the voters a proposition to bond the city for $25,000 to improve the Kalamazoo river by dredging.

KENT, O.—Kent will vote on the issuance of $8,000 of bonds for the erection of an addition to one of its school houses.

KINGFISHER, OKLA.—The mayor and council have called an election to vote upon a proposition to issue $10,000 in bonds for the purpose of extending the water works system.

KINGSTON, N. Y.—Kingston has authority to issue school house bonds.

LA CROSSE, WIS.—The citizens have voted to issue $20,000 bonds for the erection of a new school building.

LAKE LINDEN, MICH.—Now that the question of bonding the village in the sum of $75,000 has been passed. The work of installing the sewerage system will be commenced soon.

LANCASTER, N. Y.—Lancaster is to have a new school building. The board of education will raise $40,000 for it by bonding the district.

LANGDON, N. C.—Langdon will vote on the question of issuing bonds for better fire protection.

LANSING, MICH.—Officials of Lansing are arranging to ask the Legislature to enable the city to bond itself for $40,000 for the construction of a large sewer.

LEAVENWORTH, KAN.—The board of education is discussing the question of issuing $34,000 in bonds for the construction of three 6-room school buildings.

LELAND, MISS.—The town of Leland will receive bids for an issue of $10,000 in 6 per cent bonds.

LEWISTON, MINN.—Bids will be received until April 15th for the purchase of village bonds of Lewiston in the sum of $5,000, each bond being for the sum of $500 and drawing interest at the rate of 4 per cent.

LEWISBURG, TENN.—Efforts are being made to secure an issue of bonds to the amount of $30,000 for the purpose of building water works. Additional legislation will be necessary to effect this.

LILLINGTON, N. C.—Harnett County will sell $12,000 6 per cent bridge bonds, maturing in 10-20 years optionally, on April 22d.

LINCOLN, NEB.—Lincoln citizens will vote on a proposition to issue $60,000 of bonds for a new school house.

LISBON, N. H.—An ordinance was passed authorizing the town to issue bonds for the purpose of procuring land upon which to erect a new town hall.

LONG BEACH, CAL.—An ordinance providing for the issuing of $6,600 bonds by the city of Long Beach for improvements, etc., passed and the city clerk was instructed to advertise for the sale of the bonds.

LONGMONT, COL.—The question of issuing bonds for the purpose of putting in a water works system will be submitted at the spring election.

LOS GATOS, CAL.—The question of issuing about $40,000 in bonds for municipal improvements is being agitated.

LUNENBURG, VA.—Lunenburg county has been authorized to issue $6,000 in bonds.

LYNCHBURG, VA.—The board of supervisors of Wythe County invite bids for $40,000 bonds to be issued for building a new court house.

MACON, GA.—The city has voted the issuance of $70,000 of bonds to pay off the indebtedness incurred by building the new river bridge and for other purposes.

MADISONVILLE, O.—The proposition to issue bonds to the amount of $25,000 for the improvement of water works and an electric light plant is to be submitted to a vote.

MALONE, N. Y.—This town has voted to issue $8,000 4 per cent school bonds.

MANSFIELD, O.—The question of the issue of $65,000 bonds to provide funds for the establishment of a municipal electric lighting plant in process of construction will be voted on at the spring election.

MANTON, MICH.—At an election held here it was voted to issue $9,000 in bonds for the purpose of installing an electric light plant.

MAPLETON, MINN.—Mapleton has voted to issue $20,000 in bonds for building a new school house.

MARIETTA, O.—The Marietta board of trade has asked the county commissioners to submit to voters a proposition to bond Washington County in the sum of $500,000 for good road purposes.

MARION, N. C.—A bill has been passed authorizing Marion to issue $50,000 of bonds for water works and sewerage.

MARQUETTE, MICH.—Marquette will issue $120,000 of water bonds.

MARTINSBURG, W. VA.—The city is considering an issue of $109,000 in bonds for various purposes.

MATTOON, ILL.—A resolution was passed to submit to the people the question of issuing bonds for the outstanding indebtedness of $160,000.

MAYVILLE, MICH.—Mayville will vote at the spring election on a proposition to bond the village for $3,000 to buy an electric lighting plant.

MEMPHIS, TENN.—A bill will be introduced in the Legislature authorizing the issuance of $300,000 of bonds for the erection of a new city hall.

MENDON, MO.—At a school election bonds were voted for the erection of a new school house.

MERIDEN, CONN.—The town was authorized to issue $40,000 in bonds for constructing an almshouse, and $80,000 in refunding bonds.

MIAMI, FLA.—The county will issue $150,000 in bonds, $100,000 for road improvements and $50,000 for the erection of a court house.

MIDDLEBOURNE, W. VA.—An election will be held to decide upon the question of issuing $25,000 in bonds of Lincoln and Ellsworth districts, West Virginia, to aid the proposed railroad between Sistersville and Middlebourne.

MILACA, MINN.—Bids will be received until April 23d for the sale of $15,000 school district bonds of the Independent district of Milaca, denomination $1,000 each, bearing 4½ per cent interest.

MIDLAND, ONTARIO.—Bids will be received until April 15th for the purchase of debentures of Midland in the sum of $50,000 bearing 4 per cent interest.

MILES CITY, MONT.—An ordinance was passed by the City Council providing for the submission to electors of the question of issuing $8,000 bonds for public improvements.

MILFORD, O.—The citizens of Milford will vote on the proposition to issue $25,000 of bonds to establish a system of water works and electric light.

MILWAUKEE, WIS.—The finance committee of the council recommended the issuance of $50,000 of bonds to pay the Fifth ward for the property upon which the new engine house has been built.

MINNEAPOLIS, MINN.—The board of court house and city hall commissioners adopted a resolution authorizing the issuance of bonds to the amount of $186,000 to be used in finishing the new court house.

MISSOURI VALLEY, IA.—At the school election bonds were voted to the amount of $8,000 for the erection of an additional school house.

MONROE, N. C.—Monroe will probably issue $6,000 in bonds at 5 per cent interest.

MONTGOMERY, ALA.—The House has passed the bill giving the commissioners of Calhoun County authority to issue bonds to the amount of $100,000. This bill, also passed the Senate.

MONTREAL, CAN.—Tenders will be received at the City Hall in Montreal up to noon April 25, 1901, for $300,000 4 per cent coupon bonds maturing May 1, 1941.

MONTROSE, MICH.—Montrose township will vote on bonding the town for $6,000 to build two bridges across the Flint river.

MOULTRIE, GA.—The county will issue bonds for $20,000 to erect a courthouse.

MOUNT AIRY, N. C.—This city will vote on the question of issuing $50,000 in bonds for water works.

MOUNT CALM, TEX.—It is proposed to incorporate this district for school purposes and to sell bonds for the erection of a school house to cost about $10,000.

MOUNT PLEASANT, TENN.—Mount Pleasant has petitioned the Legislature to allow it to issue $25,000 water works bonds.

MOUNT VERNON, N. Y.—Mount Vernon expects to issue $175,000 school improvement bonds in the near future.

MT. PLEASANT, MICH.—The question of bonding the city for a sewerage system is to be submitted to the voters at the spring election.

MT. VERNON, ILL.—An election will be held to vote on the question of issuing $6,000 in bonds for a school house.

NASHVILLE, TENN.—A bill has been passed to authorize Nashville to issue $250,000 of street bonds, and $350,000 of sewer bonds.

NEGAUNEE, MICH.—The bill to allow the city to increase its school bonds to $60,000 has been passed by the state Legislature.

NEW ALBANY, MISS.—The city has issued $10,000 of bonds for the erection of a school house.

NEW BREMEN, O.—The citizens voted to bond the village for $10,000 to help factories already established there.

NEWBURYPORT, MASS.—The committee on improvements of the New Hampshire legislature has decided to ask the legislature to appropriate $20,000 towards the building of the ocean boulevard from Newcastle to the Massachusetts line.

NEW CASTLE, IND.—An ordinance was passed at the City Council meeting directing the clerk to issue bonds for $237.57 in payment for the improvement of South Park avenue.

NEWCASTLE, N. J.—The New Jersey Legislature has authorized Newcastle County to issue $75,000 workhouse bonds.

NEW JERSEY, N. J.—This city is interested in a bill authorizing $100,000 bonds for park improvements.

NEWKIRK, OKLA.—Newkirk has voted $6,000 in bonds for a city hall.

NEW LONDON, IOWA.—New London is going to vote on the proposition to bond the town to establish an electric light plant.

NEWPORT NEWS, VA.—The city will hold an election on May 24th to decide the issuance of $250,000 of bonds for street paving.

NEW ROCHELLE, N. Y.—This city is planning to issue $38,000 paving bonds.

NEW ULM, MINN.—An election will be held to vote on a proposition to issue $30,000 in bonds to construct an electric light plant.

NEW YORK CITY—Mayor Van Wyck has approved the bond issues of $80,000 for Bronx water supply, $75,000 for a pumping engine at Milburn, and $300,000 for fire department buildings. He also approves the issue of $28,000 for a lavatory building on the grounds of the Reception Hospital.

NIAGARA FALLS, N. Y.—Bids will be received for a $25,000 bond issue.

NILES, O.—The city of Niles will vote on the matter of issuing $8,000 of bonds to purchase the Niles Electric Syndicate Co., engaged in the sale of electricity in competition with the municipal plant.

NORTH BEND, NEB.—The citizens have decided to refund part of the bonded indebtedness at a lower rate of interest. The debt is $6,000. Of this $2,000 will be paid off and new bonds issued for the balance.

OLIVET, MICH.—The proposition to bond the village for water works and electric light was approved at the village election.

ONTONAGON, MICH.—A bill has been introduced in the Michigan Legislature authorizing the township of Rockland to issue bonds in the sum of $15,000 for the purpose of maintaining a system of water works.

ORD, NEB.—At the City Council meeting a proposition to vote $3,000 bonds for fire purposes was submitted.

OWOSSO, MICH.—The City Council decided to bond the city for $37,000 to extend the paved district.

OYSTER BAY, LONG ISLAND, N. Y.—The bill of Senator Cocks legalizing the action of the board of education in issuing bonds for completing and furnishing the new school house, has become a law. The issue was $25,000, a portion of which was used in the purchase of a site.

PARKER, S. D.—An election will be called to vote on a proposition to bond the town for $10,000.

PAW PAW, MICH.—At a special election it was voted to bond the township of Paw Paw for $50,000 to build county buildings.

PHENIX CITY, ALA.—The city has been authorized by the legislature to sell $25,000 of bonds for the construction of a water works system.

PHOENIX, ARIZ.—In the council the committee of the whole reported back for passage a bill authorizing an issue of $30,000 thirty-year 5 per cent bonds for Arizona exhibits at the Louisiana Purchase Exposition.

PHOENIX, GA.—A bill has been introduced in the legislature authorizing the issuance of $25,000 of bonds for the construction of water works.

PONTIAC, MICH.—By the action of the Common Council, Pontiac will not vote upon a proposition to bond itself for $50,000 for water works improvement at the coming election. A special election for the purpose may be called.

PORTLAND, IND.—Legislative authority has been given the school trustees of this city to issue $20,000 in bonds to build a new school house.

POTSDAM, N. Y.—Senator Malby has introduced in the Senate a bill authorizing the city of Ogdensburg to borrow $16,000 for the improvement and extension of the water works.

PRESTON, MINN.—A special election has been called to vote bonds for the erection of a $7,000 addition to the Preston school house.

PROVIDENCE, R. I.—It is probable that the issue of $700,000 of bonds to be known as the Third State House Construction Loan will be made about May 1st. The bonds will be 3 per cent gold bonds to run forty years, and will be disposed of to the highest bidder.

RALEIGH, N. C.—A bill has been passed to authorize commissioners of Richmond County to issue bonds.

RAVENSWOOD, W. VA.—A bond issue of $7,000 has been voted by the city to erect an electric light plant.

RAYMOND, MISS.—At the meeting of the board of supervisors an order was adopted instructing the treasurer to redeem $12,000 of 5 per cent bonds now outstanding.

READING, MICH.—Reading will vote on bonding the village for $6,000 at the next election.

RED BANK, N. J.—Red Bank has had a bill introduced into the Legislature to legalize the issuance of water bonds.

REDLANDS, CAL.—Redlands city trustees are making preparations to hold an election for voting on the question of issuing bonds for improvements.

RENVILLE, MINN.—At a special school meeting it was decided to issue $12,000 bonds for school purposes.

ROANOKE, ALA.—The city will issue bonds for the erection of electric lighting and water works plants.

ROCHESTER, N. Y.—Governor Odell has signed the bill authorizing the issue of $300,000 of bonds for a new high school.

ROCKWOOD, TENN.—The citizens have voted to issue $20,000 of bonds for water works and an electric light plant.

NOTES OF INTEREST TO BANKERS.

METHODS IN PROTEST.

A Pennsylvania banker requests an opinion on the following: "Can a check or note be protested any time during the business hours of a bank after the check or note has been dishonored for want of funds, or is the notary obliged to wait until the closing hour for that day on which the instrument was presented? Is it not only a matter of courtesy to wait until the usual time of closing?"

The case he cities is as follows: "On account of a funeral the bank is closed on March 7th two hours before the usual time of closing, but during the time it is open a check dated March 6th is presented and dishonored for want of funds. Would it not be legal if protested at once regardless of the date of the check or time of presentation, or must it be presented at the hour the bank advertises to close? In your opinion would the date of the check figure in the case and would not a note maturing on the same day be treated the same as a check?"

The correspondent does not state the circumstances in full, but there is sometimes an understanding between the parties in accordance with which the notary acts before the time of closing. As a matter of business ethics, perhaps more than courtesy, the notary is obliged as a rule to wait until the closing hour. On the other hand a bank would be at fault if it closed two hours before the time it advertised as its practice. Chicago banks sometimes close on days that are not legal holidays, but always have some one in the office authorized to act. As much as possible the next day's work of that character is anticipated the previous day, but it is the custom to have notaries on hand if their services are needed. Of course the deposit might have been made in the last two hours of the day if the bank had remained open, but the check was not good when presented, although it would seem the man had a right to deposit the required sum in the two hours. A note would be treated the same as a check.

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BANK ACTS AS AGENT.

A subscriber to THE BANKER'S MONTHLY submits the following:

"We receive a check for deposit on a bank in a small town in another section of Kentucky, from one of our local customers. We send the check for collection to a bank in one of the neighboring cities with which bank, both our own bank and the bank on which the check is drawn, keep reserve accounts. The city bank receives the check and credits to our account and advises us, at the same time forwarding the same for collection direct to the bank upon which it is drawn. The letter never reaches the paying bank to which this check is sent, probably having been lost or stolen. The city bank then asks us for permission to charge the amount of the check back to our account. We tell our depositor that we will be guided by what he says. He is unwilling to stand the loss of the check, but is willing to endeavor to get a duplicate. The reputed maker of the check denies to our depositor that he ever gave such a check. Now if we are finally unable through our depositor to get a duplicate of this check which has been lost by our city correspondent, whose loss will it be? Will the loss fall on our city correspondent, ourselves or our depositor?"

It is recognized everywhere that out-of-town checks are credited to a depositor subject to their payment. A bank is supposed to use due diligence in collecting such checks, but merely acts as agent. The whole matter resolves itself into a difference of opinion between the reputed maker of the check and the person to whom it was given and by whom it was deposited. If the city and local banks have used "due diligence" and their records are complete the loss will be on the depositor in the country bank, he having recourse on the reputed maker of the check.

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THE NEW YORK PUBLIC LIBRARY ASTOR, LENOX AND TILDEN FOUNDATIONS

BANK NOTES.

A clearing house will be established in Wilkesbarre, Pa.

Bells, Tex., is to have a new bank, with a capital stock of $25,000.

It is reported that a new bank is to be organized at Granite Pass, Ore.

Application to organize the Wetumpka, I. T., National Bank has been approved.

A bank is being organized at Middlefield, Ohio, with a capital stock of $25,000.

The Northeast Nebraska Bankers' Association meets at Norfolk on July 22d.

The Citizens' Bank of Thorndale, Tex., has been organizet with a capital of $30,000.

The St. Louis Trust Company of St. Louis, Mo., is to have a capital of $3,000,000.

Parkersburg, Custer county, Okla., will have a new bank with a capital of $10,000.

The Mitchell Loan and Trust Company has been incorporated with a capital of $50,000.

The Citizens' Bank of Gettysburg, Pa., has started business. It is capitalized at $50,000.

A new bank at Emporia, Kan., the Emporia State, has opened with a capital of $50,000.

The new branch of the Eastern Townships Bank will be opened in Montreal, May 1st.

It is announced that the new First National Bank of Ashland, Ore., will begin business.

The $25,000 capital stock of the new First National Bank of Barry, Ill., has been taken.

The Security Savings Bank of Akron, Ohio, has been incorporated with a capital of $50,000.

The Armada (Mich.) Saving Bank, organized with a capital of $25,000, has been authorized.

The Citizens' National Bank of Jacksboro, Tex., has been organized with a capital of $25,000.

A national bank has been incorporated at Woodville, I. T., with an authorized capital of $25,000.

M. J. Warren and others have organized a national bank at Killeen, Tex., with $25,000 capital stock.

D. F. O'Neill of Latah, Wash., will start the Bank of Commerce at Wallace with a capital of $25,000.

The Commercial and Savings Bank of Bellefontaine, Ohio, with a capital stock of $50,000, is announced.

An increase from $500,000 to $2,000,000 will be made in the stock of the Colonial National Bank of Cleveland.

A new state bank has been started in Emporia, Kan., with a capital of $50,000. Will Wayman is president.

It is reported that D. H. Synon and others are organizing a new bank at Berkley, Va., with $25,000 capital stock.

Announcement is made of the incorporation of the Ramona State Bank of Ramona, Pa., with a capital of $5,000.

A charter has been granted to the Charleroi (Pa.) Savings and Trust Company, with a capital stock of $125,000.

W. L. Moyer, formerly of Chicago, has been elected a vice-president of the Western National Bank of New York city.

A new national bank has been organized at Ladonia, Tex. Charles T. Jackson is president, and W. C. Evans cashier.

H. Howard Gingrich of Manheim has been elected cashier of the newly organized Farmers' National Bank of Lititz, Pa.

The stockholders of the Seventh National Bank of New York voted to increase the capital from $300,000 to $500,000.

In the last three months Topeka, Kan., has led all the cities of the United States in proportionate increase of bank clearings.

Palmer (Tex.) is to have two banks. Spencer & Pitts of Fort Worth will open one and Smith, Dunlap & Blocker the other.

Steps are being taken by the business men of Wild Rose, Wis., to organize a state bank. Stock is being rapidly subscribed.

A commission has been granted to Walter S. Gray and others to organize the Bank of Woodruff, S. C., with $50,000 capital stock.

S. W. Smith, cashier of the bank at Arcadia, La., has organized a bank at Winnfield. The sum of $10,000 has been subscribed.

The National City Bank of New York city is the New York correspondent of the Citizens' National Bank of Cumberland, Md.

The merger of the Trust Company of New York with the North American Trust Company of the same city has been completed.

The German Savings Bank and Trust Company of Pittsburg, Pa., will be incorporated. The capital at the start will be $125,000.

A new bank has been established at Leesburg, Ohio, with a capital of $50,000. W. E. Borden is president and Charles E. Hixon cashier.

A certificate has been issued authorizing the First National Bank of Grand Saline, Tex., to begin business with a capital of $25,000.

The Citizens' Bank with a capital stock of $10,000 has opened its doors in Brillion, Wis. C. W. Behnke is president and O. C. Behnke cashier.

The question of increasing the stock of the new First National Bank of Columbus, Ohio, from $400,000 to $500,000 was favorably passed upon.

J. E. Croft has been elected president, and M. V. Dulin, vice-president, of the bank recently organized at Crofton, Ky., with $15,000 capital stock.

Another national bank for McKinney, Tex., its third one, is announced. Organization has been effected and all its $100,000 capital stock subscribed.

The application of the First National Bank of Killeen, Tex., to organize with a capital of $25,000 has been approved by the Controller of the Currency.

A bank has been organized at Paint Lick, Ky., with E. Woods as president, and Mr. Fish of Madison, vice-president. The bank has a capital of $18,000.

The application of Ayers National Bank of Jacksonville, Ill., to organize with a capital of $200,000, has been approved by the Controller of the Currency.

The application of the First National Bank of Watonga, Ok., to organize with a capital of $25,000, has been approved by the Controller of the Currency.

An important event in Philadelphia banking circles is the proposed consolidation of the Girard National Bank and the Independence National of that city.

The Controller of the Currency has approved the application for authority to organize the Hicksville National Bank of Hicksville, Ohio, with a capital of $25,000.

The consolidation of the First National Bank of Birmingham and the Berney National Bank of the same place under the name of the former has gone into effect.

It is expected to open the Itasca National Bank of Itasca, Tex., about May 1st. The bank will be capitalized at $30,000. W. H. Coffman is one of the directors.

The Farmers' and Merchants' Trust and Savings Bank will be the name of a new bank institution in Joliet, Ill. The capital stock of the institution will be $100,000.

The Controller of the Currency has approved the application for authority to organize the Commercial National Bank of Zanesville, Ohio, with a capital of $100,000.

The Moreland Savings and Trust Company will do business in Pittsburg, Pa. The company is headed by Andrew M. Moreland, formerly of the Carnegie Steel Company.

The State Bank of New Hampton, Iowa, has been organized with $50,000 capital, with John Foley as president, E. N. Olmstead as vice-president, and W. L. Turner as cashier.

A meeting of the stockholders of the Missouri Trust Company of St. Louis, Mo., has been called for May 15th to consider an increase of capital from $500,000 to $2,000,000.

The consolidation of the Susquehanna Valley and the Strong State Bank of Binghamton, N. Y., with the First National Bank of the same city, has gone into effect.

J. N. Falls and S. M. Williamson of Memphis, Tenn., are interested in the Title Guarantee & Trust Company recently organized in that city, with $10,000 capital stock.

A new state bank has been organized in Romona, So. Dak. It will be named the Romona State Bank. N. E. Hart and George G. Ackley of Madison are behind the enterprise.

Officers of the Farmers' State Bank of Wilmot, So. Dak., which has a capital of $8,500, are: C. F. Porter, president; Andrew O. Overby, vice-president; L. S. Houghan, cashier.

Another new bank is in process of formation at New Orleans, La. The new institution will begin with a paid-up capital of $100,000. It will be called the Morgan State Bank.

The Merchants' National Bank of Jackson, Miss., with a capital stock of $100,000, showed cash assets at the first of the year of $101,526. Its loans were $559,498 and its deposits $539,320.

A special meeting of stockholders of the Savings & Trust Company of Cleveland has been called to consider the question of increasing the stock from $750,000 to $1,500,000.

The Ladonia National Bank has been organized at Ladonia, Tex., with $35,000 capital stock, by H. P. Irwin and others. Charles T. Jackson is president, and W. C. Evans, cashier.

A new bank has been organized at Industry, Ill. A. Eads is president; J. W. Bailey, vice-president; Thomas D. Sullivan of Industry, cashier, and Dave Bruner, assistant cashier.

The Security Trust and Title Company is the name of a new banking corporation in Chambersburg, Pa. The company will have a capital of $250,000, of which $125,000 will be paid in.

A new trust company has been organized in Cleveland to be known as the People's Trust Company. The institution will begin business about July 1st with a capital of $500,000.

Deputy Controller Kane has granted authority to convert the State Bank of Henderson County into the First National Bank of Stronghurst, Ill. The capital of this institution is $25,000.

A charter has been granted the Bank of Busch, of Busch, Roger Mills County, Tex. The capital stock is placed at $10,000. The incorporators are H. D. Price, C. W. Allen and T. R. Jackson.

The Bank of Raymond, Neb., has been incorporated with a paid up capital of $10,000 and an authorized capital of $25,000. Its incorporators are Emile Berlet, J. C. Deuber, Jr., and H. K. Frantz.

The Bank of Bakersfield, Bakersfield, Cal., shows an increase in deposits between July 1, 1900, and January 1, 1901, from $382,048 to $601,667. Its total assets on the latter date were $814,712.

The Farmers' and Merchants' Bank has been organized at Henning, Tenn., with a capital of $20,000, with the following officers: S. M. Roy, president; R. B. Lipscomb, vice-president; Sam Alston, cashier.

The Marion (Ohio) Savings Bank has been incorporated with a capital stock of $50,000. The incorporators are T. M. Byers, Delaware; Dr. J. B. Taylor, George H. Uhler, B. F. Waples and Loren M. Hipsher, Marion.

The Southwest Virginia Trust Company has organized at Roanoke, Va., by electing J. B. Fishburne, president; D. M. Taylor, vice-president, and E. B. Fishburne, secretary and treasurer. The company is capitalized at $100,000.

The name of the Hicksville, O., bank will be the Hicksville National Bank, and the capitalization is $25,000. The officers will be as follows: J. M. Ainsworth, president; I. M. Boon, vice-president; J. L. Bevington, cashier.

The First National Bank of Clarington, Ohio, has been organized with a capital of $25,000. Following are the names of the officers: Charles Muhleman, president; John Rea, vice-president, and Julius Stieger, cashier.

The charter of the Spring Hill (Tenn.) Bank has been filed. Incorporators are E. H. Ayres, William Cheares, Henry Pointer, J. S. Odil, William Branham, A. McKissack and W. W. McLemore. The capital stock is $15,000.

The Mercantile Trust Company of Pittsburg, Pa., will shortly take over the Mercantile Bank of the same city. To aid in the consolidation it will issue $250,000 of new stock, increasing the capital from $500,000 to $750,000.

The First National Bank of Clarendon, Tex., which secured a national charter last year, had deposits of $117,500 at the beginning of this year. H. W. Taylor is president Alfred Rowe is vice-president and W. H. Patrick cashier.

The Central Bank of Mexico has held its annual meeting and re-elected Enrique

Creel as president. Its capital has been increased from $6,000,000 to $8,000,000, $2,000,000 being furnished by the National Park Bank of New York.

The Bank of Sallisaw, Sallisaw, I. T., has been incorporated with a capital stock of $25,000. The incorporators are: W. H. McDonald, W. J. Echols, John C. Gardner, J. B. Williams, J. P. Wheeler, J. T. Arrington and Gus Warshauer.

The Pittsburg Trust Company is again to increase its capital stock. The plan is to sell 10,000 shares at $400 per share, bringing in $4,000,000, of which $1,000,000 will be added to the capital and the remainder to the surplus account.

The Westfield (Wis.) State Bank, successor to the Westfield bank, has commenced business with a capital of $40,000. Its officers are: William H. Moss, president; Clarence E. Pierce, vice-president, and Julius Warnke, cashier.

The Collingwood Savings Bank Company of Cleveland was incorporated by John S. Wood, Charles L. Stocker, G. C. Mapes, E. G. Wilson, P. S. Westropp, H. A. Sherwin, E. G. Tillotson and H. B. McGraw, with a capital of $50,000.

The officers of the Metropolitan Bank of Minneapolis are as follows: J. T. Wyman, president; L. S. Gillette, vice-president; F. E. Holton, cashier, and W. J. Byrnes, assistant cashier. The bank has $200,000 capital and $40,000 surplus.

The Liberty Bank of Liberty, S. C., has been incorporated with $25,000 stock. The incorporators are H. C. Shirley, W. H. Chapman, S. O. Skelton, W. T. O'Dell, T. N. Hunter and J. P. Smith of Liberty and John Carter of Gainesville, Ga.

The Controller of the Currency has issued a certificate authorizing the Ocean County National Bank of Point Pleasant, N. J., to do business. The capital will be $500,000, and John G. W. Havens will be president and Jasper Bray cashier.

Articles of incorporation have been filed by the Superior (Iowa) Savings Bank. The capital is $10,000. The officers are F. H. Daley, Spirit Lake, president; Marcus Snyder, Spirit Lake, vice-president; P. W. Blackert, Superior, cashier.

The state charter board has issued a charter to the Citizens' State Bank of Clay Center, Kan. It has a capital stock of $15,000. The directors of the new institution are: F. B. Fullington, P. P. Kelroe, O. L. Steele, G. W. Engler, G. H. Fullington.

A bank has been established at West Appomattox, Va., to be known as the Appomattox Banking and Trust Company. J. R. Atwood is president. The directors are H. D. Flood, Joseph Button, J. R. Atwood, D. A. Langhorne and S. L. Ferguson.

A new national bank is in prospect for Lebanon, Tenn. The Peoples' Bank will be merged into a national bank. The bank will have $25,000 capital stock. The new officers will probably be E. E. Beard, president; W. H. Brown, cashier; I. J. Dodson, assistant cashier.

A late statement of the Mercantile Trust Company of San Francisco for close of 1900 shows loans and discounts of $1,208,000. The bank's holding of bonds amount to $543,135. The officers of the company are Frederick W. Zeile, president; N. D. Rideout, vice-president, and John D. McKee, cashier.

The First National Bank of Geneva, Ala., succeeds the Bank of Geneva, with the following officers: W. E. Holloway, president; L. Bernheimer, vice-president; J. R. Clark, cashier; W. E. Holloway, J. R. Clark, Daniel Clark, G. S. Kelley and G. H. Holloway, directors.

The Wick Banking & Trust Company of Cleveland has been reorganized and its name changed to the City Trust Company. The president of the new concern is W. H. Price, George J. Johnson is vice-president, D. J. Kurtz is secretary, and Frank Kuzel is treasurer.

Governor Odell of New York has signed the bills which recently passed the legislature placing a state tax on savings banks and insurance companies. Several banks are required to pay an annual tax of 1 per cent on the par value of their surplus and undivided earnings.

The Controller of the Currency has approved an application for the organization of the Farmers' National Bank of Odebolt, Iowa, with a capital of $50,000. R. W. Sayre, Albert E. Cook, J. A. Cranston, G. M. Taggert, Henry Frevert and others are interested in the organization.

Arrangements have been completed for the organization of a savings bank in Humboldt, Iowa, to be known as the Security Savings Bank. The directors are E. A. Wilder, Harwood Sharp, M. A.

Benton, G. S. Garfield and M. O. Nelson. E. A. Wilder is president and Harwood Sharp cashier. The capital stock is $20,000.

The Western State Bank of Chicago has taken over the business of the Produce Exchange Bank, a private institution started about two years ago by Robert Miller of Tiffin, Ohio. It is understood that the Western State will soon increase its capital from $300,000 to $500,000.

The Controller of the Currency has approved the application of the following to organize the First National Bank of Anadarko, O. T., with a capital of $25,000; James A. Carroll, D. T. Flynn, Thomas F. Woodward, Frank B. Farewell, Frederick S. Barbour and John P. Blackman.

At the semi-annual meeting of the Bank of England the governor announced that the net profits for the six months ending March 28th were $3,627,980, making the amount of reserve at that date $18,751,705. After providing for a dividend of 5 per cent the reserve was $15,113,455.

Bond dealers report that savings bank investments in railroad bonds are increasing more rapidly than in public securities. This is natural in view of the fact that laws have recently been passed permitting such investments, which generally yield a larger income than municipal bonds.

The Lawrence Savings and Trust Company, recently organized in New Castle, Pa., with a capital stock of $300,000, has effected a permanent organization by the election of the following officers: President, George W. Johnston; vice-president, Percy L. Craig; secretary and treasurer, E. S. Magill.

John Johnston of Milwaukee will attend a meeting of the executive committee of the American Bankers' Association in New York, April 24th, called to determine the place for holding the next convention of the association. Mr. Johnston will urge the association to come to Milwaukee.

The Treasury Department at Washington has recently received the first statement issued by the National Bank of Hawaii, at Honolulu. This bank was established on August 23, 1900, with a capital stock paid in amounting to $500,000. In the five months in which it has been operating the aggregate assets have grown to about $1,000,000.

Application has been made for a charter for the Sewickley (Pa.) Valley Trust Company. The incorporators are H. R. Boggs, R. T. M. McCready, W. D. Henry, E. H. McEldowney, F. E. Richardson, Frank McCleery, Frank R. Stoner, Frederick Way, Francis J. Torrance, Charles T. Stolzenbach and Edward Gray. The capital stock is $125,000.

The Ladonia (Tex.) National Bank, with a capital of $35,000, has been organized. The officers elected were: Charles T. Jackson, president; A. B. Cox, vice-president, and W. C. Evans, cashier. The directors are: H. P. Erwin, A. B. Cox, C. T. Jackson, J. D. Day, N. T. Scott, C. S. McFarland, R. M. Rowland, R. T. Bartley and D. E. Taylor.

The Prudential Trust Company, which commences business in Pittsburg, has been chartered with a paid up capital of $125,000. The incorporators are: Thomas A. Watkins, Daniel R. Lean, Robert J. Scott, Stephen Stone, W. D. Johnston. The banking department will be in charge of C. C. Herr.

The Northern Trust Company Bank of Chicago, as of January 1, 1901, showed total deposits of $18,949,043. Individual deposits alone amounted to $17,418,901. The latest statement dated February 25, 1901, shows total deposits of $19,817,571. Total resources mount up to the handsome total of $22,221,794.

A controlling interest in the stock of the West Side Bank of New York city, a state institution with a capital of $200,000 and surplus and undivided profits of $426,428, has been obtained by the New York County National Bank. The West Side will continue under the management of the same officers.

The Scottdale Savings and Trust Company has been chartered at Harrisburg, Pa., with a capital of $150 000. The directors are: J. W. Ruth, J. S. Parker, B. F. Overholt, A. C. Overholt, M. S. Loucks, A. F. Keister, J. P. Brenner, F. O. Keister, Scottdale; R. K. Hissen, Mt. Pleasant; S. F. Potter, Greensburg; B. F. Keister, Summit Mills.

Directors of the Continental National Bank of Chicago have decided to issue the $1,000,000 of additional stock authorized by the stockholders last August. This

will make the bank's capital $3,000,000. At the time of its last statement on February 5th, the Continental showed deposits of $31,382,874, an increase of $2,181,664 over December 13th.

Application has been made through the Secretary of State for a new state bank for Cuthbert, Ga. The applicants signing were: J. W. Stanford, W. D. Kiddoo, A. J. Moye, C. R. West, W. A. Roberts, J. W. Andrews, C. G. Perryman and J. W. Stanford, Jr. The new bank will be the Bank of Randolph. The capital stock to begin with will be $25,000.

President Clay H. Hollister of the Michigan Bankers' Association has printed announcements of the thirteenth annual convention of that body to be held in Grand Rapids on June 4 and 5 next. Speakers of national reputation will be secured for addresses during the convention, and it is planned to make the event the most signally successful ever known in banking circles of Michigan.

State Bank Examiner Fred A. Bennett of Iowa, who has held the position of bank examiner for several years, will resign and, with his brother, C. T. Bennett, of Alvord, and his uncle, Representative A. Bennett, of Manning, has organized a new savings bank in Sioux City, with a capital stock of $50,000. Fred Bennett will be president, A. T. Bennett cashier, and C. T. Bennett assistant cashier.

Secretary Dinwiddie of the State Bankers' Association of Iowa has announced that the next annual meeting of that association will be held in Cedar Rapids June 12th and 13th. It is the expectation that George E. Roberts, Director of the Mint, will deliver one of the principal addresses. Judges Deemer and Sherwin and State Bank Examiner Fred A. Bennett will also be among the speakers.

J. W. Yerkes, commissioner of internal revenue, has promulgated a decision holding that a bank beginning business during the year ending June 30, 1901, is not required to pay a special tax on its capital for this year. Under the new law going into effect July 1, 1901, a bank then or thereafter beginning business must pay the special tax reckoned on its capital "at the time of commencing business."

The officers of the Union and Planters' Bank of Memphis are S. P. Read, president; John R. Pepper, vice-president; J. D. McDowell and J. C. Ottinger, assistant cashiers. The full list of directors includes Napoleon Hill, S. P. Read, John R. Pepper, W. T. Bowdre, John W. Bailey, Clifford Bruce, Noland Fontaine, M. Gilleas, H. S. Spinning, J. M. Dockery, H. M. Burford, Frank F. Hill, and W. B. Bates.

Reports of the national banks of Indian Territory at the close of business on February 5th indicate that the total resources of the combined banks of the territory amounted to $7,106,866.52, the largest figure ever reached. The average reserve held is 41.84 per cent. The loans and discounts were $3,138,108.69, while the individual deposits were $4,314,431.47. The capital stock paid in amounted to $1,532,500.

Articles of incorporation for the First State Bank of Junction City, Ky., were filed at Danville. The institution will be ready to begin business July 1st, with a capital stock of $15,000. The officers are: President, A. Miller; vice-president, J. W. Shelby; directors, W. C. Troper, J. M. Keene, W. A. Reynolds, N. L. Kelly, George H. Hocker, R. S. Martin and John Schmidt. M. D. Ransdall of Monterey will be cashier.

The First National Bank of Clifton Heights, Delaware county, Penn., has been organized by the election of the following directors: Henry T. Kent, Henry Vahle, John H. Benner, A. H. Eyles and B. Doherty, of Clifton; M. Cronin, Chester; W. F. English, Lansdowne, John McGlinn and H. H. Haines, Rising Sun, Maryland. Mr. Kent will be the president. It has been decided to make the capital $50,000.

A merchants and planters' bank has been organized at Texarkana, Ark., with a paid-up capital of $100,000, and an authorized capital of $200,000. The officers are: President, G. W. Foulke; vice-president, Ben F. Foreman; cashier, Thomas H. Sims; assistant cashier, H. F. Offenhauser; attorney, Henry Moore; directors, G. W. Foulke, B. M. Foreman, W. L. Hayden, Q. O. Turner, J. P. Kline, Louis Heilberg and Thomas H. Sims.

The Corn Exchange National Bank of Chicago has paid a dividend of 13 per cent to stockholders of record September 15th last. This is the third dividend paid in the consolidation formed to take over

the American National and the Northwestern National banks. The total distribution amounts to 56 per cent, being all the surplus assets over $175 per share, at which price the old Corn Exchange stock was taken into the consolidated bank.

Iowa bankers of Group No. 9, including Lee, Des Moines, Henry, Louisa and Washington counties, have concluded their fourth annual meeting, and chosen officers as follows: President, C. H. Keck of Washington; secretary and treasurer, Thomas McClement of Morning Sun; executive committee, G. M. Hanchett of Ft. Madison George E. Rix of Keokuk, W. H. Bliss of Salem E. R. Lacey of Columbus Junction, W. P. Foster of Burlington and J. M. Sproul of Washington.

When the War Revenue Reduction Act goes into effect on July 1st, there will probably be over $12,000,000 in revenue stamps in the hands of bankers, merchants, manufacturers, and others in all parts of the country. The officials of the Internal Revenue Bureau of the Treasury Department are making preparations for the redemption of unused stamps. It will probably be no less than six months before all the accounts in connection with the redemption are completed.

An abstract of reports of the condition of the fourteen national banks in Wyoming at the close of business February 5th compared with the reports of December 13th, shows that the total resources declined from $6,013,429 to $6,006,845. Loans and discounts advanced from $3,230,155 to $3,349,571, and the cash reserve increased from $363,678 to $368,723, of which gold holdings increased from $247,305 to $250,520. The individual deposits declined from $4,127,995 to $4,089,987, and the average reserve held from 33.34 to 30.60 per cent.

At a meeting of Group 1, Pennsylvania Bankers' Association, the following officers were elected to serve for the ensuing year: Chairman, J. J. Foulkrod, president Manayunk National Bank; secretary, James Wayne, Jr., assistant cashier Girard National Bank; executive committee, J. R. McAllister, cashier Franklin National Bank; Louis Wagner, president Third National Bank; Edward Mellor, Germantown Real Estate, Deposit and Trust Company; C. W. Otto, National Bank of Germantown; J. H. Watt, cashier National Bank North America.

Stockholders of the Brighton German Bank of Cincinnati, Ohio, voted to increase the authorized capital stock from $100,000 to $200,000. The present amount of paid-in stock is $50,000 and a like amount of new stock will be offered for subscription at about its present book value, $25,000 to stockholders and $25,000 to outsiders. The plan to bring the amount paid in up to the full amount authorized is to allow the surplus to accumulate until it equals the paid-in capital, when a stock dividend will be declared, thus making the stock full paid.

The abstract of the reports of the fifty-three national banks of Tennessee, giving their condition on February 5th, made in accordance with the call of Controller Dawes, shows the following: Average reserves held 27.51 per cent; loans and discounts, $24,044.85; capital stock paid in, $7,202,500; United States bonds to secure circulation, $3,598,500; gold coin and gold treasury certificates, $1,007,668.60; total specie, $1,925,228.90; surplus fund, $1,782,371.25; national bank notes outstanding $3,364,162.50; individual deposits, $23,480,431.61; reserves and liabilities, $44,009,042.63.

FOREIGN EXCHANGE.

The new book, "Foreign Exchange," published by W. K. Brooks, 78 Monroe street, Chicago, has been generally adopted by the leading banks throughout the United States for foreign exchange transactions. The conversion tables are so complete for every kind of foreign money and the explanations so comprehensive, the handling of foreign exchange transactions is made as simple as A B C. We note among the users of this book such leading foreign exchange bankers as Brown Bros. & Co., Knauth, Nachod & Kuhne, August Belmont & Co., Simon Borg & Co., Winslow Lanier & Co., Cuyler, Morgan & Co., Kountze Bros., N. W. Harris & Co., Ladenburg, Thallman & Co., and many others in New York, besides nearly all the leading banks throughout the United States.

The price of the book is $5.50 in cloth and $10 in leather binding, and will be sent to any banker for inspection.

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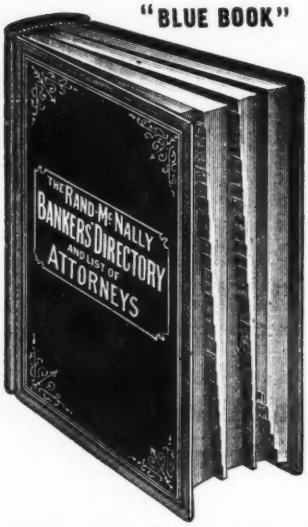

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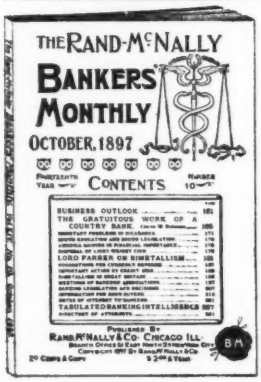

THE RAND-McNALLY BANKERS' MONTHLY

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NEW BANKING INTELLIGENCE.

The following information has been received since the January, 1901, edition of the BANKERS' DIRECTORY and LIST of BANK ATTORNEYS—"BLUE BOOK"—was issued.

NEW BANKS.

STATE.	TOWN AND COUNTY. ▲County Seats.	NAME OF BANK. § State. † Private.	PRESIDENT AND CASHIER.	PAID-UP CAPITAL	CORRESPONDENTS.
Alabama	Goodwater* (Coosa.)	Farmers & Mer. Bank §	W. E. Holloway J. L. Purifoy.		
"	▲Montgomery (Montgomery.)	Union Tr. & Sav. Co. §	Michael Cody James S. Willcox, *Sec.*	$100,000	
"	Stevenson (Jackson.)	Bank of Stevenson §	W. H. Bogart N. C. Alston.	10,000	
Arkansas	▲Morrilton (Conway.)	Citizens Bank §	Henry James J. H. McClung.	25,000	Nat. Bk. Rep., N.Y.; Nat. Bk. Com., St. L.
"	▲Texarkana (Miller.)	Mer. & Planters Bk. §	George W. Fonke. Thomas H. Simms.	100,000	
California	Concord* (Contra Costa.)	Bank of Concord †	M. E. Lyon, *Cash.*	20,000	Nat. Bk. Com., N.Y.; First Nat. Bk., San F.
"	Covina (Los Angeles.)	First National Bank	C. H. Ruddock F. M. Douglass.	50,000	Nat. Park Bk., N.Y.; Chi. Nat. Bk., Chi.
Georgia	Bartow* (Jefferson.)	Bartow Bank §	William S. Witham E. M. Clark.		Ninth N. Bk., N.Y.; Sav. Bk. & Tr. Co., Savan.
"	▲Ellijay* (Gilmer.)	Gilmer County Bank †	(*John H. Carter*) B. S. Holden.	10,000	(*Branch of Blue Ridge Bank, Blue Ridge, Ga.*)
Idaho	▲Wallace (Shoshone.)	Bank of Commerce †	(*B. F. O'Neil*) Louis L. Odell.	25,000	Bk. of Com. N. Y.; Bkrs. Nat. Bk., Chi.
Illinois	Industry* (McDonough.)	Bank of Industry §	Albert Eads T. D. Sullivan.	25,000	Union Nat. Bk., Macomb, Ill.
"	▲Jacksonville (Morgan.)	Ayers National Bank	M. P. Ayers J. A. Ayers.	200,000	Am. Ex. Nat. Bk., N.Y.; First Nat. Bk., Chi.
"	▲Mt. Carmel (Wabash.)	American Nat. Bk.	J. M. Mitchell J. B. Warren.	50,000	Morton Tr. Co., N. Y.; Am. Tr. & Sav. Bk., Chi.
Indiana	Manilla* (Rush.)	Manilla Bank †	Thomas K. Mull H. O. Gross.		Han. Nat. Bk., N. Y.; Fletcher N. Bk., Indpls.
Indian Territory	Holdenville (Creek.)	Nat. Bk. of Holdenville.	Willard Johnston. C. S. Reed.	12,500	Han. Nat. Bk., N.Y.; Am. Nat. Bk., K. C.
"	Lehigh (Choctaw.)	Lehigh National Bank	F. R. Phillips Boone Williams.	25,000	Chase Nat. Bk., N. Y.; Nat. Bk. Com., K. C.
"	Poteau (Choctaw.)	Bank of Poteau §	Edward McKenna T. C. Moore.	25,000	Mer. Bk., Ft. Smith, Ark.
"	Roff (Chickasaw.)	Farmers Bank §	Randolph Lawrence John G. James.	25,000	Nat. City Bk., N.Y.; Cont. Nat. Bk., St. Louis.
"	Wynnewood (Chickasaw.)	Southern National Bank	A. B. Dunlap E. C. Borchers.	50,000	Cent. Nat. Bk., N. Y.; Am. Nat. Bk., K. C.
Iowa	▲Des Moines (Polk.)	State Trust Co. §	R. T. Wellslager L. M. Grimes, *Sec.*	50,000	
"	Fayette (Fayette.)	State Bank of Fayette §	W. A. Hoyt C. R. Carpenter.	35,000	Han. Nat. Bk., N. Y.; First Nat. Bk., Chi.
"	Mitchellville (Polk.)	City Bank †	George D. Wood O. F. Ecklund.		First Nat. Bk., Chi.; Des M. Sav. Bk., Des M.
"	▲New Hampton (Chickasaw.)	State Bank of New Hampton §	John Foley W. L. Turner.	50,000	
"	Rembrandt* (Buena Vista.)	Bank of Rembrandt †	C. B. Mills R. G. Hulett.		
"	▲Sioux City (Woodbury.)	Peoples Savings Bank. §	Fred A. Bennett A. T. Bennett	50,000	Northern Trust Co. Bk., Chi.
Kansas	Burlingame (Osage.)	Slaughter & Taylor State Bank §	J. P. Slaughter Charles G. Taylor.	5,000	Cent. Nat. Bk. N. Y.; City Nat. Bk., K. C.
"	▲Clay Center (Clay.)	Citizens State Bank §	F. B. Fullington P. P. Kehoe.	15 000	Nat. Pk. Bk., N.Y.; Inter-State Nat. Bk., K. C.
"	Cuba (Republic.)	State Bank of Cuba §	John Goeller Eugene McDonald	10,000	Am. Nat. Bk., K. C.
"	▲Emporia (Lyon.)	Emporia State Bank §	William Wayman. Fremont Miller.	50,000	Nat. Bk. of No. Am., N.Y.; First Nat. Bk., K. C.
"	▲Garden City (Finney.)	Stockmans State Bk §	Henry F. J. Ricker W. B. George.	30,000	Nat. Bk. Com., K. C.
Louisiana	▲Baton Rouge (E. Baton Rouge)	Louisiana State Bank §	Joseph Gottlieb W. H. Bynam.	75,000	West. Nat. Bk., N. Y.; N. O. Nat. Bk., N. O.
"	▲New Orleans (Orleans.)	Algiers Savings Bank §	Leigh Carroll Lynn H. Dinkins.	50,000	Chase Nat. Bk., N. Y.; Whitney Nat. Bk., N.O.
"	Patterson (St. Mary.)	First National Bank	Bernard Levy R. Lee Riggs.	25,000	Seab. Nat. Bk., N. Y.; State Nat. Bk., N. O.
"	▲Shreveport (Caddo.)	Citizens National Bank	S. B. McCutchen M. A. McCutchen.	100,000	Chas. Nat. Bk., N. Y.; Whitney Nat. Bk., N.O.; Mech. Bk., St. L.
Maine	Mechanic Falls* (Androscoggin.)	Lewiston Trust & Safe Deposit Co. §	C. M. Hutchins, *Mgr.*		(*Branch of Lewiston*)
Michigan	Millersburg* (Presque Isle.)	Exchange Bank †	(*C. R. Willings*)		Peoples Sav. Bk. Det.; Alpena Nat. Bk., Alpena, Mich.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital	Correspondents.
Michigan	Niles (Berrien.)	Niles City Bank †			Nat. City Bk., N.Y.; First Nat. Bk., Chi.
"	Niles (Berrien.)	Snell & Co. †	W. W. Newman. T. T. Snell.	$ 50,000	Han. Nat. Bk., N. Y.; First Nat. Bk., Chi.
"	Pinconning* (Bay.)	Farmers Bank †	(*W. S. Fotheringham.*)	10,000	Peninsular Sav. Bk., Det.
Minnesota	Henning (Otter Tail.)	State Bank of Henning. §	F. G. Barrows. R. R. Patterson.	13,500	Chase Nat. Bk., N. Y.; No. W. Nat. Bk., Minpls.
"	Lanesboro (Fillmore.)	Farmers & Mer. Bk †	(*Nelson Bros.*) S. A. Nelson, *Cash*		State Bk. of Chi. and La Crosse, Wis.
"	Tintah* (Traverse.)	Bank of Tintah †	J. P. Dahlquist. *Cash.*	10,000	Nat. Park Bk., N.Y.; No. W. Nat. Bk., Mnpls.
Missouri	▲Centerville* (Reynolds.)	Reynolds County Bank. §	J. T. Dobbins. W. Z. Carter.	10,000	
"	Kansas City (Jackson.)	German-American Bk. §	John W. Wagner. H. C. Lambert.	50,000	Western Nat. Bk., N. Y.
Montana	▲Anaconda (Deerlodge.)	Daly Bank & Trust Co. §	John R. Toole. Louis V. Bennett.	100,000	Nat. City Bk., N.Y.; First Nat. Bk., Chi., Minpls., and St. Paul.
"	▲Butte (Silverbow.)	Daly Bank & Trust Co. §	W. W. Dixon. C. C. Swinborne.	100,000	Nat. City Bk., N. Y.
"	Wibaux* (Dawson.)	Dawson County Bank †	W. A. Orgain. R. F. Smith.		1st N. Bk., Minpls.; State N. Bk., Miles City, Mont.
New York	Suffern* (Rockland.)	Suffern National Bank	James B. Campbell. J. Fred Duryee.	25,000	
North Carolina	Benson* (Johnston.)	Bank of Benson §	J. D. Parrish. E. L. Hall.	10,000	
"	▲Statesville (Iredell.)	Statesville Loan & Tr Co. §	M. K. Steele. D. M. Ausley, *S. & Tr*	25,000	Han. Nat. Bk., N. Y.
"	▲Troy* (Montgomery.)	Bank of Montgomery §	W. J. Armfield, Jr. J. G. Tomlinson.	10,000	Mer. Nat. Bk., Balt.; Nat. Bk. of High Point, N.C.
"	Weldon (Halifax.)	First National Bank	W. H. S. Burgwyn. *Prest.*	25,000	
Ohio	▲Akron (Summit.)	Security Saving Bank §	George W. Plumer. Edwin Wagner.	50,000	
"	▲Cleveland (Cuyahoga.)	Bankers National Bank.	Luther Allen. Joseph R. Kraus.	500,000	
"	▲Elyria (Lorain.)	Elyria Sav. & Bkg. Co. §	Wm. A. Braman. W. C. Le Master.	50,000	Chase Nat. Bk., N. Y.; Metro. Nat. Bk., Clev.
"	Hicksville (Defiance.)	Hicksville Nat. Bk.	J. M. Ainsworth. J. L. Bevington.	25,000	
Oklahoma Ter.	Blackburn* (Pawnee.)	Bank of Blackburn §	G. W. Sutton. W. T. Litten.	5,000	Nat. Bk. Com., Kan. C.
"	Fort Sill* (Oklahoma.)	First National Bank	George M. Paschal. Frank M. English	25,000	Han. Nat. Bk., N. Y.; Am. Nat. Bk., Kan. C.
"	▲Kingfisher (Kingfisher.)	Kingfisher Nat. Bk.	L. F. Potter. G. A. Nelson.	25,000	Chase Nat. Bk., N. Y.; First Nat. Bk., Kan. C.
"	▲Oklahoma (Oklahoma.)	Union Trust Co. §	H. D. Price. C. W. Allen, *Sec.*	40,000	Am. Nat. Bk., Kan. C.
Oregon	Ashland (Jackson.)	First National Bank	E. A. Sherwin. A. McCallen.	25,000	Han. N. Bk., N.Y.; Wells, Fargo & Co. Bk., Port.
Pennsylvania	▲New Castle (Lawrence.)	Lawrence Sav. & Tr. Co. §	G. W. Johnson. E. E. McGill, *S. & Tr*	300,000	Chase Nat. Bk., N. Y.; T. Mellan & Sons, Pitt.
"	▲Pittsburg (Allegheny.)	American Trust Co. §	F. L. Robbins. John A. Irwin, (*Sec. & Tr*)	1,000,000	
South Dakota	Romona* (Lake.)	Romona State Bank §	M. E. Hart. George G. Ackley.	5,000	First Nat. Bk., Chi., and Madison, S. D.
"	Wilmot (Roberts.)	Farmers State Bank §	C. F. Porter. Louis Hongen.	8,500	First Nat. Bk., Chi.; No. W. Nat. Bk., Minpls.
Tennessee	Eagleville* (Rutherford.)	Bank of Eagleville §	J. C. Williams. A. B. Robertson.	10,000	Nat. Bk. Com., N. Y.; Am. Nat. Bk., Nash.
"	Henning* (Lauderdale.)	Farmers & Mer. Bk. §	S. M. Roy. Samuel Alston.	20,000	
"	▲Lebanon (Wilson.)	American National Bank	E. E. Beard. W. H. Brown.	25,000	Han. Nat. Bk., N. Y.; Fourth Nat. Bk., Nash.
Texas	Centerpoint* (Kerr.)	Farmers & Mer. Bk. †	H. M. Burney. G. P. McCorkle.	10,000	Han. Nat. Bk., N. Y.
"	▲Gilmer (Upshur.)	Far. & Mer. Nat. Bk.	W. B. Womack. W. O. Boyd.	36,900	Scab. Nat. Bk., N. Y.; Am. Nat. Bk., Dallas.
"	▲Goldthwaite (Mills.)	D. H. Trent †			
"	▲Groveton* (Trinity.)	Farmers & Mer. Bk. †	Geo. W. Riddec. L. R. Tife.	10,000	
"	▲Hondo* (Medina.)	First National Bank	Geo. W. Jones. Isaac Wilson.	25,000	Han. Nat. Bk., N. Y.; City Nat. Bk., Dallas.
"	Itasca (Hill.)	Itasca National Bank	Rufus Martin. W. H. Coffman.	30,000	Han. Nat. Bk., N. Y.; City Nat. Bk., Dallas.
"	▲Jacksboro (Jack.)	Citizens National Bank	T. C. Phillip. F. H. Jones.	30,000	Scab. N. B., N.Y.; Far. & Mech. N. B., Ft. Worth.
"	Killeen (Bell.)	First National Bank	Chas. M. Campbell. J. M. Warren.	25,000	N. City Bk., N.Y.; Temple N. Bk., Temple, Tex.

* New Banking Point.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	President and Cashier.	Paid-up Capital.	Correspondents.
Texas	Ladonia (Fannin.)	Ladonia National Bank	C. T. Jackson. W. C. Evans.	$ 35,000	Scab. Nat. Bk., N. Y.; Nat. Bk. Com., St. L.
"	Merkel (Taylor.)	Joseph H. Warnick †	Wm. H. Dunning. *Cash.*	15,000	
Virginia	▲Portsmouth (Norfolk.)	Portsmouth Dime Sav. Bank §	A. J. Phillips. John H. Downing.	25,000	N. Park Bk., N. Y.; Far. & Mer. N. Bk., Balt.
Washington	Odessa* (Lincoln.)	Odessa State Bank §	J. D. Bassett. R. C. Kennedy.		Han. Nat. Bk., N. Y.; Seattle Nat. Bk., Seat.
"	▲Ritzville (Adams.)	First National Bank	J. D. Bassett. Geo A. Kennedy.	30,000	Han. Nat. Bk., N. Y.; Cont. Nat. Bk., Chi.
West Virginia	Auburn* (Ritchie.)	Auburn Exchange Bk. §	J. C. Lawson. J. Sommerville, *V.-P.*	2,500	
Wisconsin	▲Mauston (Juneau.)	State Bank of Mauston §	J. T. Heath. W. W. Hinton.	25,000	Han. Nat. Bk. N. Y.; Cont. Nat. Bk., Chi.
"	Merrillan* (Jackson.)	American Exchange Bk. †	(*A. S. Trow*)	5,000	
Ontario, Can.	Brantford (Brant.)	Harris, Cook & Co. †			
Quebec, Can	St. Raymond (Quebec.)	Peoples Bank of Halifax §			

* New Banking Point.

BANKS REPORTED DISCONTINUED

Since the January, 1901, edition of the BANKERS' DIRECTORY—"BLUE BOOK"—was issued.

State.	Town and County. ▲ County Seats.	Name of Bank. § State. † Private.	Remarks.
California	Covina Los Angeles	Covina Valley Bank §	Reorganized.
Connecticut	South Norwalk Fairfield	First National Bank	Liquidating.
Illinois	▲Chicago Cook	Produce Exchange Bank †	Absorbed by Western State Bank.
"	▲Jacksonville Morgan	M. P. Ayers & Co. †	Reorganized.
"	▲Mount Carmel Wabash	American State Bank §	Reorganized.
Indian Ter.	Holdenville Creek	Citizens Bank †	Reorganized.
"	Lehigh Choctaw	Bank of Lehigh †	Reorganized.
"	Poteau Choctaw	Edmond McKenna †	Succeeded by Bank of Poteau.
Iowa	Fayette Fayette	Bank of Fayette †	Reorganized.
"	Ledyard Kossuth	First City Bank †	Liquidated.
Kansas	Cuba Republic	Cuba Exchange Bank †	Succeeded by State Bank of Cuba.
Louisiana	▲Shreveport Caddo	S. B. McCutchen †	Succeeded by Citizens National Bank.
Michigan	Niles Berrien	First National Bank	Failed.
Minnesota	Henning Otter Tail	Bank of Henning †	Succeeded by State Bank of Henning.
Missouri	Kansas City Jackson	Bank of Grand Avenue §	Liquidating.
"	St. Louis St. Louis City	Gaylord, Blessing & Co. †	Failed.
Montana	▲Anaconda Deerlodge	Mrs. Marcus Daly †	Succeeded by Daly Bank & Trust Co.
"	▲Butte Silverbow	Daly, Donahoe & Moyer †	Succeeded by Daly Bank & Trust Co.
New York	Castleton Rensselaer	National Bank of Castleton	Liquidating.
"	Hannibal Oswego	Brewster Banking Office †	Failed.
"	New York New York	Trust Co. of New York §	Consolidated with No. Am. Tr. Co.
North Dakota	Lidgerwood Richland	Movius State Bank §	Reorganized.
Pennsylvania	Punxsutawney Jefferson	Citizens Bank §	Absorbed by First National Bank.
"	▲York York	J. M. Smyser & Co. †	Liquidating.
South Carolina	▲Orangeburg Orangeburg	First National Bank	Liquidating.
Tennessee	▲Lebanon Wilson	Peoples Bank §	Reorganized.
Texas	Columbia Brazoria	Columbia Exchange Bank †	Absorbed by Bank of Angleton, Tex.
"	▲Goldthwaite Mills	First National Bank	Succeeded by D. H. Trent.
Washington	▲Ritzville Adams	Adams County Bank §	Succeeded by First National Bank.
Wisconsin	▲Mauston Juneau	Bank of Mauston †	Reorganized.

REPRESENTATIVE ATTORNEYS
IN THE
United States and Canada

Names given in this list may be relied on as being entirely trustworthy and responsible in matters of Commercial Law, Collections, and any Legal Business entrusted to them.

ALABAMA.

Town and County.	Name.
▲Abbeville*† .....Henry	J. G. Cowan.
Albertville*† ...Marshall	E. O. McCord.
Alexander City*†Talla'sa	P. O. Stevens.
▲Andalusia* ....Covington	Henry Opp.
▲Anniston*†.....Calhoun	J. J. WILLETT. Refers to Anniston and First National Banks.
▲Ashland* .....Clay	Bowie, Dixon & Manning.
▲Ashville*.....St. Clair	Inzer & Greene.
▲Athens*† .....Limestone	W. T. Sanders.
Attalla*†.....Etowah	See Gadsden.
Beasemer*† ....Jefferson	B. C. Jones.
▲Birmingham*†.Jefferson	B. M. ALLEN. Refers to First National Bank.
" ..... "	GARRETT, UNDERWOOD & THACH, Counsel for Peoples Savings Bank and Tutwiler Coal, Coke & Iron Co.
" ..... "	E. J. SMYER. Attorney for First National Bank, Birmingham Trust & Savings Co., and Continental Gin Co.
" ..... "	JAMES L. TANNER. Refers to First National Bank.
Blocton*† .....Bibb	W. H. Logan.
▲Brewton*† ....Escambia	M. A. RABB.
Bridgeport*†....Jackson	J. L. Hackworth.
▲Butler*.....Choctaw	Edward J. Gilder.
▲Camden*†.....Wilcox	Miller & Bonner.
▲Carrollton*.....Pickens	M. L. Stansel.
▲Center* .....Cherokee	Thomas Bradford.
▲Centerville*†.....Bibb	W. W. Lavender.
Citronelle*† .....Mobile	See Mobile.
▲Clanton*† .....Chilton	Adams & Martin.
▲Clayton*† .....Barbour	E. P. Thomas.
Columbia*† .....Henry	B. F. REID.
▲Columbiana*† ....Shelby	Brown & Leeper.
Courtland*† ...Lawrence	See Moulton.
▲Cullman*† .....Cullman	George H. Parker.
▲Dadeville*† ...Tallapoosa	T. L. Bulger.
▲Daphne* .....Baldwin	J. J. Clemmons.
▲Decatur*† .....Morgan	C. C. HARRIS.
Demopolis*† ...Marengo	GESNER WILLIAMS.
Dothan*† .....Henry	Espy & Farmer.
▲Double Springs*.Winston	P. H. Newman.
▲Edwardsville*† Cleburne	Merrill & Bridges.
▲Elba*† .....Coffee	Hickman & Riley.
Ensley*†.....Jefferson	See Birmingham.
Enterprise*† .....Coffee	See Elba.
Eufaula*† .....Barbour	A. H. MERRILL.
▲Eutaw*† .....Greene	McQueen & Harwood.
▲Evergreen*† ....Conecuh	Farnham & Crum.
Fairmsdale*† .....Marengo	R. M. Douglas.
▲Fayette*† .....Fayette	McGuire & Collier.
▲Florence*† ...Lauderdale	SIMPSON & JONES.
▲Fort Payne*† ...De Kalb	L. L. Cochran.
Fruithurst*† ...Cleburne	R. L. Blackmarr.
▲Gadsden*† .....Etowah	DORTCH & MARTIN.
▲Geneva*†.....Geneva	M. E. Milligan.
▲Greensboro*† .....Hale	Tutwiler & Jones.
▲Greenville*† .....Butler	Richardson & Hamilton.
▲Grovehill* .....Clarke	Lakeland & Wilson.
▲Guntersville*† ..Marshall	J. D. Davis.
▲Hamilton*● .....Marion	B. R. Fite.
Hartselle*† .....Morgan	Porter M. Brindley.
▲Hayneville* .....Lowndes	Richardson & Whitten.
▲Huntsville*† ....Madison	ROBERT E. SPRAGINS.
Jacksonville*† . Calhoun	S. D. G. Brothers.
▲Jasper*† .....Walker	Coleman & Bankhead.
▲Lafayette*† ...Chambers	E. M. OLIVER.
▲Linden* .....Marengo	W. Cunninghame.
▲Livingston*† .....Sumter	Altman & Brockway.
▲Luverne*† ....Crenshaw	Richardson & Bricken.
▲Marion*†.....Perry	J. H. Stewart.
▲Mobile*† .....Mobile	GREGORY L. & H. T. SMITH. Attorneys for First National Bank.
" ..... "	VAUGHAN & GAILLARD. Practice in all courts. Prompt and persistent attention given to collections and all legal business. Reference: First National Bank and Peoples Bank, Mobile.
▲Monroeville* .....Monroe	B. L. Hibbard.
Montevallo*† .....Shelby	J. M. Reynolds.
¶▲Montgomery*† .Mont'y	GRAHAM & STEINER. Attorneys for R. G. Dun & Co., Josiah Morris & Co., bankers, and Farley National Bank.
▲Moulton*.....Lawrence	James I. Abercromble.
New Decatur*† ..Morgan	J. C. Eyster.
▲Oneonto*●†.....Blount	G. W. Darden.
▲Opelika*† .....Lee	SAMFORD & SON.
Oxford*† .....Calhoun	E. H. Hanna.
▲Ozark*† .....Dale	Joseph E. Acker.
Piedmont*† .....Calhoun	Cooke & Cooke.
Pratt City*● ....Jefferson	J. B. & C. D. Comstock.
▲Prattville*† .... Autauga	C. E. O. TIMMERMAN.
Roanoke*†.....Randolph	R. E. Taylor.
▲Rockford* .....Coosa	John W. Batson.
▲Russellville*†...Franklin	W. H. KEY.
▲Scottsboro*† ....Jackson	J. E. Brown.
▲Seale*†.....Russell	Boykin & Benton.
▲Selma*●†.....Dallas	L. E. JEFFRIES. Attorney for Woolsey Banking House, Central City Loan Assn., Cawthon Cotton Mills, and Estelle Cotton Mills.
Sheffield*†..... Colbert	R. H. Wilhoyte.
▲St. Stephens*.Washington	C. C. Kimbrough.
Sylacauga*† .. Talladega	See Talladega.
▲Talladega*† ....Talladega	WHITSON & GRAHAM.
Thomasville*† .... Clarke	Norman Gunn.
▲Troy*† .....Pike	W. H. PARKS & SON.
▲Tuscaloosa*†.Tuscaloosa	FOSTER & OLIVER.
▲Tuscumbia*† .....Colbert	Isaac Orme.
▲Tuskegee*† .....Macon	W. F. Foster
▲UnionSprings*† .Bullock	JINKS & COPE.
Uniontown*† .....Perry	G. B. Johnston.
▲Vernon* .....Lamar	Nesmith & Nesmith.
Vinemont .....Cullman	See Cullman.
Warrior*† .....Jefferson	S. C. Davidson.
▲Wedowee* .....Randolph	R. S. Pate.
▲Wetumpka*† ..... Elmore	W. P. Gaddis.

ALASKA.

Juneau*●	Lyons & Lyons.
Nome	James Keifer.
▲Sitka*●	BURTON E. BENNETT.
Skagway●	Church & Day.

ARIZONA.

Bisbee*† .....Cochise	JOSEPH M. O'CONNELL.
▲Flagstaff*† .....Coconino	E. E. Ellinwood.
▲Florence*†..... Pinal	W. R. STONE.
▲Globe*† ..... Gila	P. T. Robertson.
▲Holbrook*† ..... Navajo	C. O. Anderson.
Jerome*† ..... Yawapai	HEYWARD M. GIBBES.
▲Kingman*† ..... Mohave	J. M. Brown.
Mesa*† ..... Maricopa	George W. Woy.
▲Nogales*† ....Santa Cruz	E. Williams.
¶▲Phœnix*† ..... Maricopa	L. H. CHALMERS.
▲Prescott*† ..... Yavapai	E. M. SANFORD.
Safford*† ..... Graham	See Solomonsville.
▲Solomonsville*†..Graham	Wiley E. Jones.
▲St. Johns* .....Apache	Walter G. Scott.
Tempe*† .....Maricopa	W. J. Kingsbury.
▲Tombstone*† .... Cochise	Charles S. Clarke.
▲Tucson*† ..... Pima	OWEN T. ROUSE.
Williams *† .... Coconino	See Flagstaff.
▲Yuma*† ..... Yuma	See Phoenix.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital

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ARKANSAS.

Town and County.	Name.
▲Arkadelphia*•† ..... Clark	BRADLEY & GARRETT.
▲Arkansas City*•†...Desha	F. M. Rogers.
Atkins*•† ..... Pope	Wilson & Brooks.
▲Augusta*•† ..... Woodruff	Stanley & Andrews.
▲Batesville*•†. Indep'dence	JAMES W. BUTLER.
Beebe*•† ..... White	Moore & Moore.
▲Benton*•† ..... Saline	J. W. Westbrook.
▲Bentonville*•†.... Benton	J. A. Rice.
▲Berryville*•..... Carroll	Fancher & Fancher.
Blackrock*•†...Lawrence	Z. M. Cypert.
Booneville* ..... Logan	Ferguson & Barlow.
Brinkley*•†..... Monroe	C. F. Greenlee.
▲Camden*•†..... Ouachita	SMEAD & POWELL
▲Centerpoint*..... Howard	W. D. Lee.
▲Charleston*•.... Franklin	T. A. Pettigrew.
▲Clarendon*•†..... Monroe	THOMAS & LEE.
▲Clarksville*•† ... Johnson	McKennon & Patterson.
▲Clinton*..... Van Buren	S. W. Simpson.
▲Conway*•† ..... Faulkner	S. FRAUENTHAL.
▲Corning*•†..... Clay	G. B. Oliver.
Dallas* ..... Polk	F. M. Reeves.
▲Danville*..... Yell	Parker & Priddy.
▲Dardanelle* ..... Yell	Crownover & Crownover.
DeQueen*•†..... Sevier	Collins & Lake.
▲Desarc*..... Prairie	Roberts & Willeford.
▲Devall Bluff*•..... Prairie	McClintock & Langford.
▲DeWitt*•† ..... Arkansas	Gibson & Park.
▲El Dorado*•† ..... Union	E. O. MAHONY.
England*•†..... Lonoke	N. E. Johnson.
▲Eureka Springs*•† Carroll	GEORGE C. CHRISTIAN.
▲Evening Shade* .... Sharp	Davidson & Meeks.
▲Fayetteville*•†. Wash'ton	WALKER & WALKER.
Fordyce*•†..... Dallas	R. C. Fuller.
▲Forrest City*•†St. Francis	NORTON & PREWETT.
▲Fort Smith*•† ..Sebastian	T. W. M. BOONE.
Gravette*•†..... Benton	W. H. Austin.
▲Greenwood*•†..Sebastian	R. P. Powell.
▲Hamburg* ..... Ashley	G. P. GEORGE.
▲Hampton*..... Calhoun	C. L. Foole.
▲Hardy*•†..... Sharp	C. D. Foster.
▲Harrisburg*•† ...Poinsett	J. J. Marcle.
▲Harrison*•..... Boone	Crump & Crump.
Hazen*•† ..... Prairie	C. S. Proctor.
▲Heber* ..... Cleburne	W. L. Thompson.
▲Helena*•†..... Phillips	QUARLES & MOORE.
Hope*•†..... Hempstead	JAMES H. McCOLLUM.
▲Hot Springs*•†...Garland	WOOD & HENDERSON.
▲Huntsville*..... Madison	W. T. Brooks.
Imboden*•† .....Lawrence	George G. Dent.
▲Jasper* ..... Newton	M. T. Briscoe.
▲Jonesboro*•† ..Craighead	EDWARD H. MATHES.
Junction*†..... Union	E. O. Mohoney.
Kingsland*•†...Cleveland	See Rison.
▲Lake City*.....Craighead	T. H. CARAWAY.
▲Lake Village*..... Chicot	R. M. Collins.
¶▲Little Rock*•† .. Pulaski	W. E. ATKINSON. Practices in all State and Federal Courts. Collections properly attended to.
" ..... "	JOSEPH LOEB. Refers to any bank in Little Rock.
" ..... "	ROSE, HEMINGWAY & ROSE. Refer to any bank in city.
▲Lockesburg* ..... Sevier	Collins & Lake.
▲Lonoke*•† ..... Lonoke	GEORGE SIBLY.
Luxora*..... Mississippi	E. F. GREER.
▲Magnolia*•† .... Columbia	Stevens & Stevens.
▲Malvern*•†...Hot Springs	M. M. DUFFIE.
Mammoth Sp'gs*•†Fulton	C. E. Elmore.
▲Marianna*•† ..... Lee	McCULLOCH & McCULLOCH.
▲Marion*•† ..... Crittenden	L. P. Berry.
▲Marshall* ..... Searcy	A. Y. Barr.
Maynard* ..... Randolph	See Pocahontas.
▲Melbourne* ..... Izard	J. B. Baker.
▲Mena*•†..... Polk	MARK P. OLNEY.
▲Monticello*•† ..... Drew	Wells & Williamson.
▲Morrilton*•† .....Conway	C. ARMSTRONG.
▲Mountain Home*..Baxter	M. N. Dyer & Son.
▲Mountainview*.....Stone	B. F. Williamson.
▲Mount Ida* .Montgomery	G. Witt.
▲Murfreesboro* .....Pike	J. C. Pinnix.
Nashville*†.....Howard	W. C. Rodgers.
▲New Lewisville*† L'Fay'te	King & Searcy.
▲Newport*•† .....Jackson	JOSEPH M. STAYTON.
▲Osceola* ..... Mississippi	G. W. Thomason.
▲Ozark*•† ..... Franklin	W. W. Mansfield.
▲Paragould*•†.....Greene	JOHNSON & LUNA.
▲Paris* .....Logan	Anthony Hall.
▲Perry* ..... Perry	James A. Vance.
▲Piggott*•†..... Clay	L. Hunter.
▲Pine Bluff*•†....Jefferson	CRAWFORD & HUDSON. Attorneys for Citizens Bank.
▲Pocahontas*... Randolph	Witt & Schonover.
▲Powhatan* .....Lawrence	L. B. Poindexter.
▲Prescott*•† .....Nevada	W. V. TOMPKINS.
▲Princeton* ..... Dallas	R. H. Dedham.
Rector*•† ..... Clay	See Piggott.
▲Richmond*.. Little River	J. C. Head.
▲Rison*•†..... Cleveland	W. J. Stanfield.
Rogers*•† .....Benton	W. C. ROBERTS.
▲Russellville*•†..... Pope	J. T. BULLOCK.
▲Salem* .....Fulton	Charles A. Phillips.
▲Searcy*•†..... White	John T. Hicks.
▲Sheridan* ..... Grant	W. D. Brouse.
Siloam Springs*•†. Benton	T. G. Williams.
Springdale*•† Washington	J. L. Long.
▲Star City*..... Lincoln	H. R. Lucas.
Stuttgart*•† .... Arkansas	Edward Pettit.
▲Texarkana*•†..... Miller	WEBBER & WEBBER.
▲Van Buren*•† .. Crawford	JESSE TURNER.
▲Vanndale*•† .....Cross	O. N. Killough.
▲Varner*•† ..... Lincoln	G. H. Joslyn.
Waldo*•† ..... Columbia	See Magnolia.
▲Waldron* ..... Scott	John W. Goolsby.
▲Walnut Ridge*•†..Lawr'ce	Phillips & Beakley.
▲Warren*•†..... Bradley	W. S. Goodwyn.
▲Washington*† Hempstead	David B. Conway.
Wittsburg ..... Cross	See Vanndale.
Wynne*•† ..... Cross	J. T. Patterson.
▲Yellville*..... Marion	J. C. Floyd.

CALIFORNIA.

Town and County.	Name.
Alameda*•†..... Alameda	E. K. TAYLOR.
Alhambra*•..Los Angeles	A. S. Halsted.
▲Alturas* ..... Modoc	Goodwin & Stewart.
Anaheim*•†..... Orange	Richard Melrose.
Antioch*•†..Contra Costa	Hartley & Abbott.
Arcata*•..... Humboldt	George W. Hopkins.
▲Auburn*•† ..... Placer	J. M. FULWEILER.
Azusa*•† .....Los Angeles	W. H. Davies.
▲Bakersfield*•† ..... Kern	T. M. McNAMARA.
Benicia*•†..... Solano	C. P. Stevens.
Berkeley*•†..... Alameda	W. N. WASTE.
Biggs*•†..... Butte	F. F. Carnduff.
Bodie*•..... Mono	See Bridgeport.
▲Bridgeport*..... Mono	J. E. Goodall.
Calistoga*•† ..... Napa	See Napa.
Cambria*†...San Luis Ob.	B. H. Franklin.
Campbell*•† ..Santa Clara	See San Jose.
Cayucos*†.....San Luis Ob.	See San Luis Obispo.
Cedarville*..... Modoc	See Susanville.
Chico*•† ..... Butte	F. C. LUSK.
Cloverdale*•† .... Sonoma	H. H. McKoon.
Colton*•†.San Bernardino	Thomas D. Hamilton
▲Colusa*•† ..... Colusa	U. W. BROWN.
Corona* ..... Riverside	G. R. Freeman.
Covina*•†..... Los Angeles	See Los Angeles.
▲Crescent City*•. Del Norte	Childs & Hart.
Dixon*•†..... Solano	A. Manning.
Downey*•†...Los Angeles	J. H. Ardis.
▲Downieville*•† .... Sierra	F. R. WEHE.
Dutchflat*•†..... Placer	W. P. Snowden.
Elsinore*•† ..... Riverside	Collier & Evans.
Escondido*•† ..San Diego	R. R. Beavers.
▲Eureka*•†..... Humboldt	J. N. GILLETT.
▲Fairfield*†..... Solano	Coghlan & Harvey.
Fallbrook*†... San Diego	See San Diego.
Ferndale*•†.... Humboldt	James Smith.
Folsom*•† .. Sacramento	See Sacramento.
Forest*•†..... Sierra	See Nevada City.
Foresthill*•†..... Placer	See Auburn.
Fort Bragg*•† Mendocino	See Ukiah.
Fort Jones*•† ...Siskiyou	I. A. Reynolds.
▲Fresno*•†..... Fresno	F. E. COOK.
Fullerton*•† ..... Orange	H. C. Head.
Garlock* ..... Kern	George W. Fox.
Gilroy*•† ..... Santa Clara	J. C. Zuck.
Gonzales*•† .... Monterey	S. W. Mack.
Grass Valley*•†...Nevada	C. W. KITTS.
Gridley*•†..... Butte	R. C. Long.
Guadalupe*•†.Santa Barb.	See Santa Maria.
▲Hanford*•† ..... Kings	J. W. Hudson.
Haywards*•† ....Alameda	J. A. Collins.
Healdsburg*•† ... Sonoma	J. W. Rose.
Hemet*•†..... Riverside	P. C. Little.
▲Hollister*•† ...San Benito	BRIGGS & HUDNER
Hueneme*•† ..... Ventura	T. H. Merry.
▲Independence*•† .... Inyo	P. H. Mack.
Ione*•† ..... Amador	See Jackson.
▲Jackson*•† ..... Amador	J. W. Caldwell.
▲Lakeport*•..... Lake	T. B. Bond.
Lemoore*•†..... Kings	W. D. Maddin.
Livermore*•†.... Alameda	G. W. Langan.
Lodi*•† ..... San Joaquin	See Stockton.
Lompoc*•.Santa Barbara	Fox & Sheridan.
Longbeach*•†...Los Ang's	E. C. Denio.
▲Los Angeles*•†..Los Ang's	CHAS. L. BATCHELLER. Reference: First National Bank.
" ..... "	FLINT & BARKER. Attorneys for LosAngeles National Bank.
" ..... "	LEON F. MOSS. Reference: First National Bank.
Los Gatos*•† .Santa Clara	W. M. Boggs.
▲Madera*•†..... Madera	Francis A. Fee.
▲Mariposa*•† .... Mariposa	J. W. Congdon.
▲Markleeville*..... Alpine	See Placerville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Martinez*†..Contra Costa	W. S. Tinning.
▲Marysville*†.....Yuba	FORBES & DINSMORE.
Mendocino*†.Mendocino	M. J. Byrnes.
▲Merced*†.....Merced	J. W. KNOX.
▲Modesto*†....Stanislaus	NEEDHAM & DENNETT.
Monrovia*†.Los Angeles	C. E. Slosson.
Monterey*†....Monterey	S. F. Gell.
▲Napa*†.....Napa	JOHN T. YORK.
National City*† San D'go	Hammack & Jerauld.
▲Nevada City*†...Nevada	T. FORD.
North Ontario*†SanBern	See Ontario.
North San Juan*†Nevada	See Nevada City.
Oakdale*†.....Stanislaus	See Modesto.
▲Oakland*†.....Alameda	EDWARD A. HOLMAN. Refers to California Bank.
Oceanside*†...San Diego	See San Diego.
Ontario*†San Bernardino	E. H. Jolliffe.
Orange*†.....Orange	See Santa Ana.
Orland*†.....Glenn	See Willows.
▲Oroville*†.....Butte	John Gale.
Oxnard*• .....Ventura	See Ventura.
Pacific Grove*†Monterey	E. C. Smith.
Paloalto*†...Santa Clara	Joseph Hutchinson.
Pasadena*†..Los Angeles	G. A. GIBBS.
Paso Robles*† San L. Ob.	G. & A. Webster.
Petaluma*†.....Sonoma	HASKELL & DENNY.
▲Placerville*†..El Dorado	Irwin & Irwin.
Pleasanton*†... Alameda	T. W. Harris.
Pomona*† ..Los Angeles	J. A. GALLUP.
Portersville*†.....Tulare	J. F. Boller.
▲Quincy*†.....Plumas	Goodwin & Webb.
Randsburg*• .....Kern	C. H. Wynn.
▲Redbluff*†.....Tehama	JOHNSON & CHASE.
▲Redding*†.....Shasta	WATSON & BUSH.
Redlands*† San Bern'rd'o	F. C. PRESCOTT.
▲Redwood City*†S'nM'teo	George C. Ross.
▲Riverside*†....Riverside	P. S. CASTLEMAN.
¶▲Sacramento*† ..Sacra'o	L. T. HATFIELD.
▲Salinas*† .....Monterey	DAUGHERTY & LACEY.
▲San Andreas*†. Calaveras	F. J. Solinsky.
▲San Bernardino*†San B'o	OTIS & GREGG.
▲San Diego*†...San Diego	OSCAR A. TRIPPET. Attorney for First National Bank.
▲San Francisco*†...San F.	CHICKERING & GREGORY, 222 Sansome St. Attorneys for Union Trust Co. Collections and correspondence solicited.
" ..... "	GORDON & YOUNG, 14 Sansome St. Attorneys for Germania Trust Co. and Swiss American Bank.
" ..... "	H. C. SCHAERTZER, 530 California St. Practices in the State and Federal Courts. Refers to local State and Federal Judiciary.
" ..... "	ALFRED H. YORDI, Safe Deposit Building. General practice. Correspondence solicited. References: San Francisco Sav. Bank, Italian-American Bank.
San Jacinto*†. Riverside	T. T. Porteous.
▲San Jose*†...Santa Clara	C. L. WITTEN. General law practice. Refers to banks and business houses.
San Leandro*†..Alameda	John Black.
▲San Luis Obispo*†S.L.Ob	VENABLE & GOODCHILD.
San Mateo*†..San Mateo	C. N. Kirkbride.
San Miguel*†..S. Luis Ob	G. & A. Webster.
San Pedro*† Los Angeles	W. H. Savage.
▲San Rafael*†.....Marin	HEPBURN WILKINS.
▲Santa Ana*†.....Orange	E. E. Keech.
▲Santa Barbara*†S'nta B'a	HENLEY C. BOOTH.
Santa Clara*† Santa Clara	D. Henderson.
▲Santa Cruz*† .Santa Cruz	LINDSAY & NETHERTON.
Santa Maria*†Santa Bar'a	T. R. Finley.
Santa Monica*†Los Ang'a	Tanner & Taft.
Santa Paula*†...Ventura	See Ventura.
▲Santa Rosa*†....Sonoma	J. R. LEPPO.
Sebastopol*•.....Sonoma	James A. Stidger & Son.
Selma*†.....Fresno	E. E. Shepard.
Sonoma*†.....Sonoma	R. R. Poppe.
▲Sonora*†.....Tuolumne	F. W. STREET.
So. Riverside†..Riverside	See Corona.
St. Helena*•.....Napa	Thomas Watt.
▲Stockton*†..San Joaquin	JOSHUA B. WEBSTER.
Suisun City*†.....Solano	George A. Lamont.
▲Susanville*†.....Lassen	Goodwin & Goodwin.
Sutter Creek*†..Amador	See Jackson.
Tehachapi*†.....Kern	See Bakersfield.
Templeton*†...S. Luis Ob.	See Paso Robles.
Tomales*†.....Marin	Fred Woodworth.
Truckee*†.....Nevada	C. F. McGlashan.
Tulare*†.....Tulare	DAVIS & ALLEN.
Tustin*†.....Orange	See Santa Ana.
▲Ukiah*†.....Mendocino	J. A. Cooper.
Vacaville*†.....Solano	R. Barcar.
Vallejo*†.....Solano	L. G. HARRIER.
Valleyford*†....Sonoma	See Santa Rosa.
▲Ventura*†.....Ventura	THOMAS O. TOLAND.
▲Visalia*†.....Tulare	MILLER & HANNAH.
Watsonville*†Santa Cruz	Holbrook & Maher

Town and County.	Name.
▲Weaverville*• .....Trinity	James W. Bartlett.
Wheatland*†.....Yuba	E. T. Maxwell.
Whittier*†..Los Angeles	WM. M. HIATT.
Williams*†.....Colusa	See Colusa.
▲Willow*†.....Glenn	Frank Moody.
Winters*†.....Yolo	Philip Bruton.
▲Woodland*†.....Yolo	ARTHUR C. HUSTON.
▲Yreka*†.....Siskiyou	Gillis & Tapscott.
▲Yuba City*†.....Sutter	M. E. Sanborn.

COLORADO.

Town and County.	Name.
▲Akron*†.... Washington	August Muntzing.
Alamosa*† ..... Conejos	W. E. Cox.
Alma*†.....Park	See Fairplay.
Amethyst*† ..... Mineral	Albert L. Moses.
▲Aspen*†..... .....Pitkin	R. G. WITHERS.
Berthoud*† .....Larimer	See Fort Collins.
▲Boulder*†..... Boulder	LEWIS S. YOUNG.
▲Breckenridge*†. Summit	J. W. Swisher.
Brighton*† .....Arapahoe	W. G. Lovelace.
Brush*†.....Morgan	See Fort Morgan.
▲Buenavista*†.... Chaffee	G. K. HARTENSTEIN.
▲Burlington*†. Kit Carson	See Denver.
▲Canon City*†....Fremont	WALDO & DAWSON.
Carbondale*†.... Garfield	See Glenwood Springs.
▲Castlerock*†.... Douglas	A. G. Webster.
▲Central City*†.....Gilpin	CHASE WITHROW.
▲Cheyenne Wells†Chey'ne	C. I. Spere.
▲Colorado Spr'gs*†ElPaso	J. E. McINTYRE. Corporation and mercantile law.
▲Conejos*† ..... Conejos	See Alamosa.
▲Cortez*.....Montezuma	C. W. Blackmer.
Craig*..... .....Routt	L. L. Breeze.
▲Creede*†.....Mineral	A. L. MOSES.
CrestedButte*†Gunnison	Metzler Bros.
▲Cripplecreek*†.... Teller	J. MAURICE FINN.
▲Del Norte*†..Rio Grande	George P. Wilson.
▲Delta*†..... ..... Delta	A. R. King.
¶▲Denver*†.... Arapahoe	BARTELS & BLOOD, Peoples Bank Bldg. Attorneys for the Colorado National Bank.
" ..... "	BICKSLER, McLEAN & BENNETT, Equitable Bldg. Colorado counsel for American Surety Co. of New York.
" ..... "	THOS. H. HOOD, Equitable Bldg. Refers to First National Bank.
" ..... "	CAESAR A. ROBERTS, Cooper Bldg. Mines and corporations. References: Justices, State Supreme Court.
" ..... "	ROGERS, CUTHBERT & ELLIS, Boston Bldg. Denver attorneys for R. G. Dun & Co.
" ..... "	STUART D. WALLING. Equitable Building. Attorney for Denver National Bank.
" ..... "	WOLCOTT & VAILE. General counsel for the D. & R. G. R.
Dolores*†... Montezuma	See Cortez.
▲Durango*†.....La Plata	O. S. Galbreath.
Eaton*†.....Weld	See Greeley.
El Dora*.....Boulder	B. W. Coleman.
▲Fairplay*†.. .....Park	CHARLES A. WILKIN.
Florence*†.....Fremont	JOHNSON & KILLIAN.
▲Fort Collins*†.. Larimer	GEORGE W. BAILEY.
▲Fort Morgan*†.. Morgan	E. E. Williams.
Fowler*†..... Otero	See La Junta.
Garrisonf.....Costilla	See Alamosa.
▲Georgetown*†Cl'r Creek	J. J. WHITE.
Gillett*†.....Teller	C. A. Gillete.
▲Glenwood Sp'gs*†Garf'ld	E. T. TAYLOR.
▲Golden*†.....Jefferson	W. A. Dier.
Granadi*†.....Prowers	W. O. Merrill.
▲Grand Junction*†..Mesa	SAMUEL G. McMULLIN.
▲Greeley*†.... .....Weld	H. N. HAYNES.
▲Gunnison*†....Gunnison	DEXTER T. SAPP.
Holly*† ....Prowers	J. S. McMurtry.
▲Holyoke*†.....Phillips	J. S. Bennett.
Hooper*†.. .....Costilla	David M. Cox.
Hotchkiss*.....Delta	Charles L. Pike.
▲Hugo*†.....Lincoln	T. J. Edwards.
Idaho Spr'gs*†Cl'r Creek	A. D. BULLIS.
Idalia.....Arapahoe	M. K. Scott.
▲Julesburg*†... Sedgwick	E. D. Hamilton.
▲Kiowa*.....Elbert	See Denver.
▲Lajunta*†..... .....Otero	W. R. GIBSON.
▲Lake City*†.....Hinsdale	Brown & Nourse.
▲Lamar*† .....Prowers	C. C. Goodale.
▲Las Animas*†.....Bent	A. M. Lambright.
▲Leadville*†.....Lake	WILLIAM H. NASH.
Littleton*† .....Arapahoe	See Denver.
Longmont*†.....Boulder	H. M. MINOR.
Loveland*†.....Larimer	Lyman Porter.
Mancos*†....Montezuma	See Cortez.
Manzanola*†.....Otero	Horace B. Dye.
▲Meeker*.....Rio Blanca	J. L. Gray.
MonteVista*†Rio Grande	Jesse Stephenson.
▲Montrose*†....Montrose	S. S. Sherman.
New Windsor*†.....Weld	Geo. J. Rowne.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Ouray*† ..... Ouray	STORY & STORY.
Pitkin*† ..... Gunnison	See Gunnison
▲Pueblo*† ..... Pueblo	WILLIAM B. VATES. References: Western National Bank and First National Bank.
▲Redcliff*† ..... Eagle	A. R. Brown.
▲Rico*† ..... Dolores	JOHN KNOWLES.
Ridgway*† ..... Ouray	See Ouray.
Rifle*† ..... Garfield	See Glenwood Springs.
Rockyford*† ..... Otero	R. S. Beall.
▲Saguache* ..... Saguache	W. E. Cox.
Salida*† ..... Chaffee	A. R. MILLER.
▲San Luis* ..... Costilla	See Alamosa.
▲Sheridan Lake*† .. Kiowa	J. S. Booher.
▲Silvercliff*† ..... Custer	John T. McNeeley.
▲Silverton*† ..... San Juan	EDGAR BUCHANAN.
▲Springfield*† ..... Baca	See Trinidad.
Steamboat Spr.* ..... Routt	J. R. Harding.
▲Sterling*† ..... Logan	SMITH A. BURKE.
Stockyards ..... Arapahoe	F. C. Goudy.
▲Sulphur Springs* .. Grand	J. N. Pettingill.
▲Telluride*† ... San Miguel	L. C. KINIKIN.
▲Trinidad*† .. Las Animas	A. C. McCHESNEY.
Victor*† ..... Teller	J. W. HUFF.
▲Walsenburg*† . Huerfano	P. W. Sweeney.
Westcliffe* ..... Custer	J. G. Schweigert.
Windsor*† ..... Weld	See Greeley.
Wray*† ..... Yuma	See Akron.
▲Yuma*† ..... Yuma	See Akron.

CONNECTICUT.

Town and County.	Name.
Andover*† ..... Tolland	M. P. Yoemans.
Ansonia*† ... New Haven	MUNGER & MUNGER.
Berlin*† ..... Hartford	See New Britain.
Bethel*† ..... Fairfield	See Danbury.
Bloomfield*† ... Hartford	See Hartford.
Branford*† .. New Haven	Henry W. Doolittle.
▲Bridgeport*† ... Fairfield	HOLLISTER & KELSEY.
Bristol*† ... Hartford	See Hartford.
Brookfield*† .... Fairfield	See Danbury.
Brooklyn*† ..... Windham	See Danielson.
Bucklands. ..... Hartford	See Hartford.
Canaan*† ..... Litchfield	J. H. Roraback.
Canton*† ..... Hartford	See Hartford.
Central Village*† W'dh'n	See Danielson.
Chester*† ..... Middlesex	Willcox & Tyler.
Clinton*† ..... Middlesex	Charles A. Felton.
Colchester*† ... New Lon.	E. S. Day.
Collinsville*† .. Hartford	Oliver Case.
Cornwall* ..... Litchfield	See Litchfield.
Cromwell*† ... Middlesex	See Middletown.
▲Danbury*† ..... Fairfield	TWEEDY, SCOTT & WHITTLESEY.
Danielson*† ... Windham	ARTHUR G. BILL.
Deepriver*† .. Middlesex	R. W. Tyler.
Derby*† ..... New Haven	WOOSTER, WILLIAMS & GAGER.
Durham* ..... Middlesex	See Middletown.
East Haddam*† .. Mid'sex	Julius Attwood.
East Hartford*† Hartford	See Hartford.
East Lyme*† New London	See New London.
Elmwood*● ..... Hartford	See Hartford.
Enfield*† ..... Hartford	J. W. Thompson.
Essex*† ..... Middlesex	James Phelps & Sons.
Fairfield*† ..... Fairfield	Bacon Wakeman.
Falls Village*† Litchfield	See Salisbury.
Farmington*† .. Hartford	See Hartford.
Glastonbury*† . Hartford	See Hartford.
Granby*† ..... Hartford	See Hartford.
Greenwich*† .... Fairfield	R. JAY WALSH.
Groton*† .... New London	See New London.
Guilford*† .. New Haven	See New Haven.
▲Haddam*† .... Middlesex	See Middletown.
¶▲Hartford*† ... Hartford	HUNGERFORD, HYDE, JOSLYN & GILMAN, 49 Pearl St. Attorneys for Hartford National Bank and R. G. Dun & Co.
" ..... "	SPERRY & McLEAN, Aetna Life Bldg. Attorneys for The Aetna Life Insurance Co., The Aetna National Bank, and the United States Bank.
Hazardville* .... Hartford	See Thompsonville.
Higganum*† .. Middlesex	G. B Carlson.
Jewett City*† . New Lon.	See Norwich.
Kensington*† ... Hartford	See Hartford.
Lakeville*† .... Litchfield	See Salisbury.
▲Litchfield*† .... Litchfield	WOODRUFF & WOODRUFF.
Lyme*† ..... New London	See New London.
Manchester*† .. Hartford	See South Manchester.
Meriden*† ... New Haven	CORNELIUS J. DANAHER.
▲Middletown*† ... Mid'sex	WARNER, WILLCOX & TYLER
Milford*† ..... New Haven	George M. Gunn.
Moodus*† ..... Middlesex	See East Haddam.
Mystic*† ... New London	LEMUEL CLIFT.
Naugatuck*† New Haven	JOHN M. SWEENEY.
New Britain*† .. Hartford	B. F. GAFFNEY.
New Canaan*† .. Fairfield	See Stamford.
New Hartford*† Litch'fld	F. A. Jewell.
▲New Haven*† . New Hav.	TYLER, INGERSOLL & MORAN, First National Bank Bldg. Attorneys for First National Bank and R. G. Dun & Co.
" ..... "	WATROUS & DAY, 153 Church St. Attorneys for City Bank; general law practice; collections.
" ..... "	WILLIAM A. WRIGHT. General law and collections. Refers to First National Bank.
▲New London*† . New Lon.	ALFRED COIT.
Newington*† .... Hartford	See Hartford.
▲New Milford*† Litchfield	Frank W. Marsh.
Newtown*† ..... Fairfield	Charles H. Northrop.
Norfolk*† ..... Litchfield	R. B. Stoeckel.
North Haven*† New Hav.	See New Haven.
North Manchester† . Hart.	See South Manchester.
Norwalk*† ..... Fairfield	WARNER & GOLDSMITH.
▲Norwich*† .. New London	EDWIN W. HIGGINS. Refers to any bank in Norwich.
Orange*† .... New Haven	See New Haven.
Parkville† ..... Hartford	See Hartford.
Plainfield*† .... Windham	See Putnam.
Plainville*† .... Hartford	See New Britain.
Portland*† ... Middlesex	John M. Murdoch.
▲Putnam*† ..... Windham	EDGAR M. WARNER.
Ridgefield*† .... Fairfield	See Danbury.
Rockville*† ..... Tolland	B. H. BILL.
Roxbury*† ..... Litchfield	See New Milford.
Salem* ..... New London	See Norwich.
Salisbury*† .... Litchfield	Warner & Lander.
Saybrooke*† .. Middlesex	See Deep River.
Seymour*† .. New Haven	Clifford J. Atwater.
Sharon*† ..... Litchfield	See Litchfield.
Shelton*† ..... Fairfield	E. L. Staples.
Simsbury*† ..... Hartford	See Hartford.
Southington*† . Hartford	Marcus H. Holcomb.
So. Manchester*† .. Hart.	Charles R. Hathaway.
So Norwalk*† .. Fairfield	See Norwalk.
Southport*† .... Fairfield	John H. Perry.
South Windsor*● Hartford	See Hartford.
Stafford Spr.*† .. Tolland	J. H. Reed.
Stamford*† ..... Fairfield	HART & KEELER.
Stonington*† .. New Lon.	H. A. Hull.
Stratford*† ..... Fairfield	Charles R. Peck.
Suffield*† ..... Hartford	Hugh M. Alcorn.
Thomaston*† .. Litchfield	F. W Etheridge.
Thompson*† .. Windham	Charles E. Searles.
Thompsonville*† ... Hart.	C. H. BRISCOE.
▲Tolland*† ..... Tolland	Edwin S. Agard.
Torrington*† .. Litchfield	B. E. Higgins.
Unionville*† ... Hartford	George E. Taft.
Vernon*† ..... Tolland	See Rockville.
Wallingford*† New Hav.	Leverett M. Hubbard.
▲Waterbury*† New Haven	BRONSON & MINOR.
Watertown*● .. Litchfield	Charles G. Root.
West Cornwall*† .. Litch.	L. J. Nickerson.
Westhaven*† .. New Hav.	See New Haven.
Westport* ..... Fairfield	See Bridgeport.
West Winsted*† .. Litchf'd	See Winsted.
Wethersfield*† . Hartford	See Hartford.
▲Willimantic*† . Windham	GEORGE W. MELONY.
Winchester* .... Litchfield	See Winsted.
▲Windham*● .... Windham	See Willimantic.
Windsor*† ..... Hartford	See Hartford.
Windsor Locks*† Hart.	J. Warren Johnson.
▲Winsted*† ..... Litchfield	WILBUR G. MANCHESTER.
Woodbury*† .... Litchfield	Huntington & Warner.
Woodstock* .... Windham	See Putnam.
Yantic*† .... New London	See Norwich.

DELAWARE.

Town and County.	Name.
Clayton*† ..... Kent	See Dover.
Delaware City*† New Cas.	T. B. Heisel.
Delmar*† ..... Sussex	See Salisbury, Md.
¶▲Dover*† ..... Kent	GEORGE M. JONES.
▲Georgetown*† .... Sussex	Woodburn Martin.
Harrington*† ..... Kent	See Dover.
Laurel*† ..... Sussex	See Georgetown.
Lewes*† ..... Sussex	Charles W. Whiley, Jr.
Middletown*† New Castle	Martin B. Burris.
Milford*† ..... Kent	W. F. Causey & Son.
Milton*● ..... Sussex	Wm. F. Causey.
Newark*† .... New Castle	C. B Evans.
New Castle*† New Castle	JOHN H. RODNEY.
Newport*† .... New Castle	S. T. Townsend, Jr.
Odessa* ..... New Castle	See Wilmington.
Seaford*† ..... Sussex	See Georgetown.
Smyrna*† ..... Kent	See Dover
▲Wilmington*† New Castle	HARRY EMMONS.
" ..... "	L. C. VANDEGRIFT.

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DISTRICT OF COLUMBIA.

Town and County.	Name.
▲Anacostia*†.....D. C.	See Washington.
Georgetown*†.....D. C.	CHARLES H. CRAGIN.
¶▲Washington*† .... D. C.	BLAIR & THOM, Columbian Blg. Refer to all Banks.
" ..... "	CHAPIN BROWN, 323 Four-and-a-Half St. Attorney at Law; mercantile collections; business before the general land office and pension office a specialty.
" ..... "	KNIGHT BROS., McGill Bldg. Solicitors of U. S. and foreign patents; counselors in patent causes; mechanical and patent law experts.
" ..... "	JOHN B. LARNER, 1335 F St. Attorney for Washington Loan & Trust Co., National Metropolitan Bank, Woodward & Lothrop, and National Bank of the Republic.
" ..... "	JAMES F. MULLALY, Warder Bldg. Reference: Washington Loan & Trust Co.

FLORIDA.

Town and County.	Name.
▲Apalachicola*†.Franklin	H. C. Hicks.
▲Arcadia*†.....De Soto	CHARLES W. FORRESTER.
Avonpark*.....De Soto	C. D. Knapp.
▲Bartow*†.....Polk	WILSON & WILSON.
▲Blountstown*● .. Calhoun	See Marianna.
▲Bradentown*†. Manatee	J. J. STEWART.
▲Bristol*● ..... Liberty	See Tallahassee.
▲Bronson*†.....Levy	E. A. Pinnell.
▲Brooksville*†. Hernando	W. S. Jennings.
Cedar Keys*†.....Levy	E. J. Lutterloh.
Cocoa*† .....Brevard	See Titusville.
▲Crawfordville*† . Wakulla	See Tallahassee.
▲Dade City*†.....Pasco	J. A. Hendley.
Daytona*† .....Volusia	C. H. Spencer.
▲De Funiak Spgs*†Walt'n	S. K. Gillis.
▲Deland*†.....Volusia	Stewart & Bly.
Eustis*†.....Lake	B. S. Weeks.
▲Fernandina*† ....Nassau	H. J. BAKER.
Fort Meade*†.....Polk	W. S. Athens.
▲Gainesville*†.....Alachua	W. C. JACKSON.
▲Greencove Spgs*† ..Clay	See Jacksonville.
Interlachen*†....Putnam	See Palatka.
▲Inverness*†.....Citrus	I. M. Barton.
▲Jacksonville*† .... Duval	COOPER & COOPER. General law practice. Attorneys for the National Bank of Jacksonville.
" ..... "	M. C. JORDAN. Practices in all Courts. Reference: Bank of Jacksonville.
▲Jasper*† .....Hamilton	Johnson & Johnson.
Juno*.....Dade	A. E. Heyser.
▲Key West*†.....Monroe	GEORGE W. ALLEN.
▲Kissimmee*† ....Osceola	See Orlando.
▲Lake City*†....Columbia	ROBERSON & SMALL.
Lakeland*†.....Polk	P. Tucker.
Leesburg*† .....Lake	Tinnon & McNamee.
▲Live Oak*†.....Suwannee	B. B. Blackwell.
▲Macclenny*†.....Baker	See Jacksonville.
▲Madison*†.....Madison	C. B. ASHLEY.
▲Marianna*†.....Jackson	Carter Wilson & Boone.
▲Mayo* ..... Lafayette	George W. Breare.
Melbourne*†.....Brevard	See Titusville.
▲Miami*† .....Dade	ROBBINS & GRAHAM CO.
▲Milton*†.....Santa Rosa	E. Amos.
▲Monticello*† .. Jefferson	D. A. Finlayson.
▲Myers*● .....Lee	See Punta Gorda.
▲Ocala*† .....Marion	W. S. BULLOCK.
Orange City*†.....Volusia	A. M. Bailey.
▲Orlando*† .....Orange	MASSEY & WARLOW.
▲Palatka*† ..... Putnam	DAVIS & HILBURN.
Palmbeach*† .....Dade	W. I. Metcalf.
Palmetto*†.....Manatee	See Bradentown.
▲Pensacola*† ...Escambia	BLOUNT & BLOUNT.
▲Perry*.....Taylor	See Madison.
Punta Gorda*† .. De Soto	I. H. Trabue.
▲Quincy*† ..... Gadsden	P. W. White.
Sanford*† .....Orange	T. E. WILSON.
▲Stanton*●.....Marion	See Ocala.
▲Starke*†.....Bradford	J. T. Willis.
▲St. Augustine*†. St. John	W. W. DEWHURST.
St. Petersb'g*†. Hillsboro	A. Macleod.
▲Sumterville*● .....Sumter	A. C. Clark.
¶▲Tallahassee*†..... Leon	R. W. WILLIAMS.
▲Tampa*†.....Hillsboro	FRANK M. SIMONTON.
Tarpon Spgs*†.Hillsboro	See Tampa.
▲Tavares*†.....Lake	J. F. Brown.
▲Titusville*† .....Brevard	F. J. Webb.
▲Vernon .....Washington	See Marianna.
West Palmbeach*† Dade	See Palmbeach.
Westville*† .....Holmes	W. T. Bludworth.

GEORGIA.

Town and County.	Name.
▲Abbeville*† .....Wilcox	T. L. Holton.
Acworth*† .....Cobb	J. J. Northcott.
Adairsvle*† ....Bartow	See Cartersville.
Adel*† .....Berrien	See Tifton.
▲Albany*† .....Dougherty	D. H. POPE & SON.
▲Alpharetta* .....Milton	J. P. Brooke.
▲Americus*† .....Sumter	CHARLES R. CRISP
▲Appling* .....Columbia	See Augusta.
Arlington*†.....Calhoun	W. D. Sheffield.
▲Athens*†.....Clarke	STRICKLAND & GREEN.
¶▲Atlanta*† .....Fulton	WILLIAM D. ELLIS, Prudential Bldg. Attorney for the Fourth National Bank; Atlanta Trust & Banking Co.
" ..... "	ROBERT WARE GRASTY, Equitable Bldg. References: Fourth National Bank; Cashier, Maddox Rucker Banking Co., Atlanta.
▲Augusta*† ....Richmond	WM. H. BARRETT. Refers to any bank in Augusta.
▲Bainbridge*†....Decatur	ALBERT H. RUSSELL.
Barnesville*†.....Pike	W. W. LAMBDIN.
▲Baxley*†.....Appling	J. H. Thomas.
▲Blackshear*†.....Pierce	R. G. Mitchell, Jr.
▲Blairsville* 4Union	J. A. Butt.
▲Blakely*† .....Early	R. H. Powell & Son.
▲Blueridge*† .....Fannin	O. R. Dupree.
Boston*† .....Thomas	See Thomasville.
▲Brunswick*† .....Glynn	W. E. KAY.
▲Buchanan*† ... Haralson	See Tallapoosa.
▲Buena Vista*†....Marion	George P. Monro.
Buford*†.....Gwinnett	J. O. H. Brown.
▲Butler*† .....Taylor	O. M. Colbert.
▲Calhoun*† .....Gordon	F. A. Cantrell.
▲Camilla*† .....Mitchell	S. S. Bennett.
▲Canton*† .....Cherokee	William A. Teasley.
▲Carnesville*.....Franklin	W. R. Little.
▲Carrollton*†.....Carroll	R. D. Jackson.
▲Cartersville*†....Bartow	J. M. MOON.
▲Cedartown*†.....Polk	J. A. Blance.
Chipley *†.....Harris	See Greenville.
▲Clarkesville*†Habersh'm	J. C. Edwards.
▲Clayton* ..... Rabun	R. E. A. Hamby.
▲Cleveland* .....White	I. L. Oakes.
▲Clinton. .....Jones	W. E. Lester.
▲Clyde .....Bryan	See Savannah.
Cochran*† .....Pulaski	See Hawkinsville.
▲Colquitt*†.....Miller	C. C. Bush.
▲Columbus*† .. Muscogee	McNEILL & LEVY. Attorneys for National Bank of Columbus.
" ..... "	WILLIAM A. WIMBISH. Attorney Third National Bank.
Comer*† .....Madison	See Danielsville.
▲Conyers*†.....Rockdale	John R. Maddox.
Cordele*†.....Dooly	J. T. HILL.
▲Covington*†.....Newton	J. G. Lester.
▲Crawfordville*†. Tal'fe'o	Horace & Carl Holden.
Culloden*†.....Monroe	B. B. McCowen.
▲Cumming* .....Forsyth	H. L. Patterson.
▲Cusseta*†Chattahoochee	C. C. Minter.
▲Cuthbert*† .....Randolph	W. C. WORRILL.
▲Dahlonega* ..... Lumpkin	Price & Charters.
▲Dallas*† ..... Paulding	A. J. Camp.
▲Dalton*† ..... Whitfield	R. J. & J. McCAMY.
▲Danielsville*.....Madison	D. W. Meadow.
▲Darien*†.....McIntosh	C. L. Livingston.
Davisboro*† Washington	See Louisville.
▲Dawson*†.....Terrell	JAMES G. PARKS.
▲Dawsonville*.....Dawson	J. M. Bishop.
▲Decatur*†.....DeKalb	See Atlanta.
Demorest*†..Habersham	Crane & McMillan.
▲Douglas*..... Coffee	Quincy & McDonald.
▲Douglasville*† ..Douglas	J. H. McLarty.

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Town and County.	Name.
▲Dublin*•†..... Laurens	P. L. Wade.
▲Eastman*•†.....Dodge	James P. Highsmith.
▲Eatonton*•†.....Putnam	W. B. Wingfield.
▲Elberton*•†.....Elbert	W. D. Tutt.
▲Ellaville*•†.....Schley	A. J. Walters.
▲Ellijay*•†.....Gilmer	J. P. Perry.
▲Fairburn*•†.... Campbell	L. S. Roon.
▲Fayetteville*•†...Fayette	W. B. Hollingsworth.
Fitzgerald*•†.....Irwin	L. KENNEDY.
Flovilla*•†.....Butts	B. P. Bailey.
Flowery Branch*•†..Hall	See Gainesville.
▲Forsyth*•†.....Monroe	R. L. Berner.
▲Fort Gaines*•†.....Clay	W. A. Scott.
Fort Valley*•†..Houston	H. A. MATHEWS.
▲Franklin*..... .....Heard	W. S. Hubbard.
▲Gainesville*•†. .....Hall	DUNLAP & DUNLAP.
▲Georgetown*•..Quitman	T. L. Guerry.
▲Gibson*•†.....Glascock	E. B. Rogers.
▲Greensboro*•† . . Greene	J. B. Park, Jr.
▲Greenville*•† Meriwether	H. W. Hill.
▲Griffin*•†.....Spalding	ROBERT T. DANIEL.
▲Hamilton*•†.....Harris	B. H. Walton.
Harmony Grove*•†Jack'n	R. L. J. Smith.
▲Hartwell*•†.....Hart	A. E. McCurry.
▲Hawkinsville*•†..Pulaski	W. L. & WARREN GRICE.
Hazlehurst*•†...Appling	See Hawkinsville.
▲Hiawassee*..... .....Towns	J. H. Davis.
▲Hinesville*†.....Liberty	S. B. Brewton.
Hogansville*•†.....Troup	Isaac Jackson.
▲Homer* .....Banks	See Gainesville.
▲Homerville*•†.....Clinch	R. G. Dickerson.
▲Irwinton*..... Wilkinson	J. W. Lindsey.
▲Irwinville*.....Irwin	T. J. Luke.
▲Isabella*.....Worth	See Sylvester.
▲Jackson*•†.....Butts	M. P. HALL.
▲Jasper*•†.....Pickens	J. W. Henley.
▲Jefferson*• .....Jackson	J. C. Turner.
▲Jesup*•†.....Wayne	D. M. Clark.
▲Jonesboro*•†.....Clayton	W. M. Wright.
▲Knoxville*†....Crawford	R. C. Le Sueur.
▲Lafayette*•†.....Walker	Lumpkin & Shattuck.
▲La Grange*•† .....Troup	A. H. THOMPSON.
Lavonia*•† .....Franklin	See Carnesville.
▲Lawrenceville*•†Gwinnett	T. M. & R. W. Peeples.
▲Leesburg*•†.....Lee	Long & Son.
▲Lexington*•..Oglethorpe	Joel Cloud.
▲Lincolnton*..... Lincoln	J. E. Strother.
▲Louisville*•†....Jefferson	Phillips & Phillips.
▲Lumpkin*•†..... Stewart	J. T. HARRISON.
▲Macon*•†..... .....Bibb	WM. B. BIRCH. Refers to any bank or reputable merchant in this city. Specialties: Commercial, corporation, and insurance law, land litigation; collection department organized.
▲Madison*•†.....Morgan	George & George.
▲Marietta*•†.....Cobb	CLAY & BLAIR.
Marshallville*•†... Macon	See Oglethorpe.
Mayesville*•†..... Jackson	A. J. Griffin.
▲McDonough*•† ....Henry	James F. Wall.
▲McRae*•†.....Telfair	E. D. Graham.
▲Milledgeville*•†. Baldwin	D. B. SANFORD.
Millen*•†.....Screven	JAMES P. BRINSON.
Molina*•†.....Pike	See Zebulon.
▲Monroe*•..... Walton	B. S. Walker.
Montezuma*•†.... Macon	Greer & Felton.
▲Monticello*•†.....Jasper	J. D. Kilpatrick.
▲Morgan*..... Calhoun	L. G. Cartledge.
▲Moultrie*•..... Colquitt	PEARSALL & SHIPP.
▲Mt. Vernon*•†Montgom'y	Geiger & Peterson.
▲Nashville*..... Berrien	William D. Bule.
▲Newnan*•†.....Coweta	R. W. FREEMAN.
▲Newton* ..... Baker	A. S. Johnson.
Ocilla*†..... Irwin	See Sylvania.
▲Oglethorpe*•†....Macon	Greer & Felton.
Pelham*•†.....Mitchell	See Camilla.
▲Perry*•†..... Houston	W. C. Davis.
Poulan*•..... Worth	Frank Park.
▲Preston*•†..... Webster	S. R. Stevens.
▲Quitman*•†.....Brooks	J. G. McCall.
▲Reidsville*.....Tattnall	E. C. COLLINS.
Reynolds*•†..... Taylor	W. E. Steed.
Richland*•†.....Stewart	E. L. Stevens.
▲Ringgold*•†.....Catoosa	J. H. Anderson.
Rochelle*•† ..... Wilcox	D. B. Nicholson.
▲Rome*•†..... Floyd	JOHN W. BALE.
Rutledge*•†..... Morgan	See Madison.
▲Sandersville*•†. Wash'ton	Evans & Evans.
▲Savannah*•†.... Chatham	G. T. & J. F. CANN. References: Savannah Bank & Trust Co. and The Citizens Bank.
Senoia*•† ..... Coweta	James W. Shell.
Sharon*•†.... Taliaferro	See Washington.
Shellman*•† ....Randolph	See Cuthbert.
Social Circle*•†....Walton	T. Spearman.
▲Sparta*•† ..... Hancock	W. H. Burwell.
▲Springfield*.. Effingham	J. H. Hodge.
▲Springplace*†.....Murray	C. L. Henry.

Town and County.	Name.
▲Statenville*..... Echols	See Valdosta.
▲Statesboro*†..... Bullock	Groover & Johnson.
▲St. Mary's*•..... Camden	See Brunswick.
▲Summerville*•.Chattooga	J. M. Bellah.
▲Swainsboro*•... Emanuel	H. R. Daniel.
▲Sylvania*•.....Screven	E. K. Overstreet.
Sylvester*†..... Worth	J. G. Polhill.
▲Talbotton*†.....Talbot	J. M. Mathews.
Tallapoosa*•†...Haralson	Head & Head.
Tennille*•†... Washington	John C. Harmon.
▲Thomaston*•†.....Upson	J. A. Cotten.
▲Thomasville*•†...Thomas	J. H. MERRILL. Attorney for Citizens Banking & Trust Co.
▲Thomson*•†.....McDuffie	John T. West.
Tifton*•†.. .....Berrier	John Murrow.
Toccoa*•† ....Habersham	GEORGE P. IRWIN.
▲Traders Hill.....Charlton	See Waycross.
▲Trenton*•†.....Dade	See Chattanooga, Tenn.
Unadilla*•†.....Dooly	J. L. Jones.
▲Valdosta*•†. .....Lowndes	A. T. WOODWARD.
▲Vienna*•† .....Dooly	J. H. Woodward & Son.
Villa Rica*•† .....Carroll	J. M. Moor.
▲Warrenton*•† .....Warren	James Whitehead.
▲Washington*•†. ...Wilkes	COLLEY & SIMS.
▲Watkinsville*•†...Oconee	B. E. Thrasher.
▲Waycross*•† .....Ware	TOOMER & REYNOLDS.
▲Waynesboro*•† .....Burke	Lawson & Scales.
West Point*•†.....Troup	R. A. S. Freeman.
Winder*•†..... Jackson	W. H. Quarterman.
▲Wrightsville*•†..Johnson	A. F. Daley.
▲Zebulon*•†.....Pike	See Barnesville.

IDAHO.

▲Albion*.....Cassia	J. C. Rogers.
▲Blackfoot*•† ....Bingham	F. S. Dietrich.
¶▲Boise*•†..... ..... Ada	J. H. RICHARDS.
▲Caldwell*•† .....Canyon	John C. Rice.
▲Challis*..... .....Custer	Milton A. Brown.
Coeur d'Alene*•† .Koot'ai	John B. Goode.
Genesee*•† .....Latah	See Moscow.
Grangeville*.....Idaho	W. N. Scales.
▲Hailey*•†.....Alturas	TEXAS ANGEL.
▲Idaho City*.....Boise	Carl Paine.
Idaho Falls*•† .. Bingham	N. H. Clark.
Juliaetta*•†.....Latah	See Moscow.
Kendrick*•† .....Latah	George W. Coutts.
▲Lewiston*•... Nez Perces	FRANK J. YOUNG.
▲Malad City*..... Oneida	GEO. E. GRAY.
Montpelier*•†..Bear Lake	J. C. Rich.
▲Moscow*•†..... .....Latah	ORLAND & SMITH.
▲MountainHome*•†Elmore	W. C. Howie.
▲Mt. Idaho*.....Idaho	W. N. Scales.
Murray* .....Shoshone	See Wallace.
Nampa*•†..... Canyon	Frank Estabrook.
▲Paris*†..... Bear Lake	Budge & White.
Payette*•† .....Canyon	Charles B. Coxe.
▲Pocatello*•†. ...Bannock	EDEN & TERRELL.
▲Rathdrum*•† ...Kootenai	Edwin McBee.
▲Salmon*.....Lemhi	John H. Padgham.
Salubria*..... Washington	O. F. Buse.
▲Shoshone*•†.....Lincoln	Guy C. Barnum.
▲Silver City*..... Owyhee	Richard Cunningham.
▲St. Anthony*...Fremont	J. E. COCHRAN.
▲Wallace*•†.....Shoshone	C. W. Beale.
Wardner*•†.....Shoshone	J. E. Gyde.
▲Weiser*•†....Washington	AYERS, VARIAN & RHEA.

ILLINOIS.

Abingdon*•†.....Knox	WILLIAM H. BEAVER.
Adair*•† .... McDonough	See Macomb.
Albany*•†.....Whiteside	D. S. Efner.
▲Albion*•†.....Edwards	J. M. Campbell.
▲Aledo*•† .....Mercer	McARTHUR & COOKE.
Alexis*•†.....Warren	Thomas R. Squires.
Allerton*•†.... Vermilion	See Danville.
Alpha*•†..... .....Henry	J. A. Widney.
Altamont*•† .. Effingham	F. M. Schilling.
Alton*•†..... Madison	JOSEPH V. E. MARSH.
Altona*•†.....Knox	L. K. Byers.
Amboy*•†..... .....Lee	W. E. Ives & Son.
Anchor*•†.....McLean	See Bloomington.
Anna*•† .....Union	H. F. BUSSEY.
Annawan*•†.....Henry	W. H. Holzinger.
Antioch*•..... .....Lake	J. W. McDonald.
Apple River*•†Jo Daviess	J. S. Lacont.
Arcola*•†.... .....Douglas	Barricklow & Cofer.
Arenzville*•†..... .....Cass	M. McClure.
Argenta*•†..... .....Macon	See Decatur.
Armington*•†...Tazewell	See Bloomington.
Armstrong*•† .Vermilion	See Potomac.
Arrowsmith*•†...McLean	H. J. Thompson.
Arthur*•†..... Moultrie	M. Watson.
Ashkum*•† .....Iroquois	P. H. Carey.
Ashland*•† .....Cass	S. A. Shortt.
Ashley*•†....Washington	See Nashville.
Ashton*•†.....Lee	See Dixon.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Assumption*†..Christian	See Pana.
Astoria*† ..... Fulton	O'HEIN, O'HEIN & O'HEIN.
Athens*†.....Menard	See Petersburg.
Atkinson*†.....Henry	See Cambridge.
Atlanta*†.....Logan	F. L. Capps.
Atwood*† .....Piatt	See Tuscola.
Auburn*† .....Sangamon	T. J. Nuckolls.
Augusta*† ..... Hancock	W. H. Mead.
Aurora*† .....Kane	JOHN M. RAYMOND.
Austin*†.....Cook	See Chicago.
Ava*† ..... Jackson	S. W. Treesh.
Avon*† .....Fulton	See Lewistown.
Barrington*†.....Cook	Frank Robertson.
Barry*† .....Pike	W. I. Klein.
Batavia*† ..... Kane	H. N. JONES.
Beardstown*† .....Cass	R. R. HEWITT.
Beason*† .....Logan	William B. Curry.
▲Beecher*† .....Will	See Peotone.
▲Belleville*†.....St. Clair	WILLIAM U. HALBERT.
Bellflower*† ..... McLean	See Farmer City.
Belvidere*† .....Boone	KUCKER, CARPENTER & APPLETON.
Bement*† .....Piatt	W. G. Cloyd.
Benson*† .....Woodford	See Eureka.
▲Benton*† ..... Franklin	Hart & Spiller.
Berwick*† .....Warren	See Monmouth.
Bethany*† .....Moultrie	See Sullivan.
Biggsville*† .. Henderson	See Oquawka.
Blandinsville*†.McDon'h	F. W. Brooks.
▲Bloomington*†..McLean	KERRICK & BRACKEN.
Blue Island*† .....Cook	BORMAN & McGRATH.
Blue Mound*† .....Macon	P. L. Van Cleve.
Bluffs*† .....Scott	Franklin C. Funk.
Bonegap*† .....Edwards	See Mt. Carmel.
Bowen*† .....Hancock	E. C. PETER.
Braceville*† .....Grundy	E. D. SCOTT.
Bradford*† .....Stark	See Toulon.
Braidwood*† ..... Will	WILLIAM MOONEY.
Breese*† ..... Clinton	See Carlyle.
Brighton*† .... Macoupin	D. D. Goodell.
Brimfield*† ..... Peoria	See Peoria.
Broadlands*† Champaign	See Tuscola.
Broctor*† ..... Edgar	J. U. Beck.
Buckley*† ..... Iroquois	Mark R. Koplin.
Buda*† .....Bureau	Jesse Emerson.
Buffalo*† ..... Sangamon	See Springfield.
Bunker Hill*† .Macoupin	A. S. Cuthbertson.
Bushnell*†..McDonough	T. J. SPARKS.
Byron*† .....Ogle	J. C. Woodburn.
Cabery*† .....Ford	See Kankakee.
▲Cairo*† .....Alexander	M. J. O'SHEA.
▲Cambridge*† ..... Henry	WILLIAM M. SMITH.
▲Campbell Hill*† Jackson	See Murphysboro.
Camp Point*† .... Adams	Orrin Dilley.
Canton*† ..... Fulton	CHIPPERFIELD, GRANT & CHIPPERFIELD.
Capron*† .....Boone	H. B. Stevenson.
Carbondale*† ....Jackson	ANDREW S. CALDWELL.
▲Carlinville*†...Macoupin	RINAKER & RINAKER.
▲Carlyle*† .....Clinton	M. P. Murray.
Carlock*† ..... McLean	See Bloomington.
▲Carmi*† ..... White	JOHN R. JONES.
Carrier's Mills*†...Saline	H. N. Finney.
▲Carrollton*† .....Greene	HENRY T. RAINEY.
Cartersville*† Williamson	George A. Henshaw.
▲Carthage*† ..... Hancock	D. MACK & SON.
Casey*† .....Clark	N. L. SCRANTON & SONS.
Cedarville*† .. Stephenson	Henry Richard.
Centralia*† .....Marion	S. A. Frazier.
Cerro Gordo*† .....Piatt	See Monticello.
Chadwick*† .....Carroll	W. S. Marley.
Champaign*† Champaign	J. L. RAY.
Chandlerville*† .....Cass	W. K. Mertz.
Chapin*† ..... Morgan	See Jacksonville.
▲Charleston*† .....Coles	A. C. ANDERSON.
Chatham*† ... Sangamon	See Springfield.
Chatsworth*† Livingston	See Pontiac.
Chebanse*† .....Iroquois	See Kankakee.
Chenoa*† .....McLean	W. L. Miller.
▲Chester*† .....Randolph	H. CLAY HORNER.
Chesterfield*†. Macoupin	See Carlinville.
▲Chicago*† ..... Cook	AUSTIN, LENNARDS & JONES, Chamber of Commerce Bldg. References: Attorneys for R. G. Dun & Co., New York and Chicago; E. W. Gillett and Northern Trust Co., Chicago.
" ..... "	JAMES J. BARBOUR, 175 Dearborn St. Commercial, Corporation and Probate law. Refers to Commercial National Bank.
" ..... "	CHARLES E. BARTLEY, Unity Bldg. Special facilities for handling mortgage and real estate matters of non-residents. References: First National Bank, The Northern Trust Co., Greenebaum Sons.
▲Chicago*† ..... Cook (*Continued.*)	CRATTY, JARVIS & CLEVELAND, 171 La Salle St. Corporation and commercial law. References: Chicago National Bank, Lyon & Healy, and Heath & Milligan Manufacturing Co.
" ..... "	CHARLES DANIELS, 943-947 Marquette Building. Commercial and general law practice. References: S. S. White Dental Manufacturing Co., Browning, King & Co., Chicago.
" ..... "	ROBERT C. FERGUS, 615 N. Y. Life Bldg. Refers to the National Bank of the Republic.
" ..... "	FLOWER, VROMAN & MUSGRAVE, First National Bank Bldg. Attorneys for Fort Dearborn National Bank.
" ..... "	HATCH & RITSHER, 100 Washington St. Attorneys for Chicago National Bank and The Equitable Trust Co.
" ..... "	McCORDIC & SHERIFF, 175 Dearborn St. Attorneys for Commercial National Bank.
" ..... "	WILLIAM NUNN, Tacoma Bldg. Commercial law and collections. Refers to Merchants Loan & Trust Co.
" ..... "	PECKHAM, BROWN & PACKARD, First National Bank Bldg. Attorneys for First National Bank.
" ..... "	POPPENHUSEN & McNAB, Chamber of Commerce Building. Commercial, corporation, and real estate law. Refer to Commercial National Bank.
" ..... "	ROSENTHAL, KURZ & HIRSCHL, Unity Bldg. Attorneys for Hibbard, Spencer, Bartlett & Co., Hibernian Banking Co., and Chicago Title & Trust Co.
" ..... "	SHERMAN & BURTT, 70 La Salle St. Attorneys for Western State Bank.
" ..... "	TENNEY, McCONNELL, COFFEEN & HARDING, 205 La Salle St. Attorneys for Union National Bank.
" ..... "	A. G. WATERMAN, 160 Washington St. Refers to American Trust & Savings Bank.
Chicago Heights*† .Cook	See Chicago.
Chillicothe*† .....Peoria	H. C. Pettett.
Chrisman*† .....Edgar	See Paris.
Cisco*† .....Piatt	See Monticello.
Cissna Park*† .. Iroquois	Isaac Miller Hamilton.
Clay City*† .....Clay	F. M. Chaffin.
Clayton*† .....Adams	J. L. Staker.
Clifton*† .....Iroquois	See Onarga.
▲Clinton*† .....DeWitt	JOHN FULLER.
Coal City*† ..... Grundy	E. D. Scott.
Cobden*† ..... Union	See Jonesboro.
Coffeen*† ... Montgomery	See Hillsboro.
Colchester*†McDonough	T. J. Richards.
Coleta* .....Whiteside	See Morrison.
Colfax*† .....McLean	James P. Grove.
Collinsville*† ... Madison	BURROUGHS BROS.
Collison*† .....Vermilion	See Danville.
Compton*† .....Lee	See Paw Paw.
Cooksville*† .... McLean	John A. Sterling.
Cornell*† .... Livingston	See Pontiac.
Coulterville*†. Randolph	A. Russell.
Cowden*† .....Shelby	C. R. Torrence.
Creal Sp'ge*† Williamson	George B. White.
Crescent City*† Iroquois	See Watseka.
Creston*† .....Ogle	See Rochelle.
Cropsey*† ..... McLean	See Peoria.
Crossville*† ..... White	See Carmi.
Cuba*† .....Fulton	See Canton.
Cullom*† .....Livingston	L. E. Swope.
Dallas City*† ... Hancock	J. H. Ranck.
Dalton City*† ... Moultrie	J. N. Loving.
Danforth*† ..... Iroquois	See Watseka.
Danvers*† .....McLean	See Bloomington.
▲Danville*† .... Vermilion	TILTON & CUNDIFF.
Davis*† .....Stephenson	W. Ende.
▲Decatur*† .....Macon	OUTTEN & ROBY.
Deer Creek*† ... Tazewell	See Tekin.
DeKalb*† ..... DeKalb	A. G. KENNEDY.
DeLand*† .....Piatt	See Monticello.
Delavan*† ..... Tazewell	J. O. Jones.
Des Plaines*† ..... Cook	See Chicago.
Divernon*† .. Sangamon	See Springfield.
▲Dixon*† .....Lee	R. S. FARRAND.
Dongola*† ..... Union	See Jonesboro.
Donovan*† ..... Iroquois	See Watseka.
Downer's Grove*† DuP.	M. Slusser.

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Town and County.	Name.
Dundee*† .....Kane	W. G. Sutlin.
Dunlap*† .....Peoria	See Peoria.
DuQuoin*†.....Perry	R. W. S. WHEATLEY.
Durand*† .....Winnebago	See Rockford.
Dwight*† .....Livingston	ROMBERGER & SMITH.
Earlville*† .....Lasalle	See Ottawa.
East Dubuque*†..Jo Dav.	See Galena.
East Lynn*† ..Vermilion	See Danville.
Easton*† .....Mason	See Havana.
East St. Louis*† .St.Clair	B. H. CANBY.
Edelstein*† .....Peoria	See Peoria.
▪Edinburg*† .... Christian	C. A. Prater.
▲Edwardsville*† .Madison	HADLEY & BURTON.
▲Effingham*† ..Effingham	S. F. GILMORE.
Elburn*† .....Kane	W. R. S. Hunter.
Eldorado*† .....Saline	J. C. Burnett.
Elgin*† .....Kane	HOPSON & HOLLEMBEAK.
Elizabeth*†....Jo Daviess	J. C. McKenzie.
▲Elizabethtown*● ...Hardin	John C. Oxford.
Elkhart*† .....Logan	See Lincoln.
Elliott*† .....Ford	See Paxton.
Ellisville*†.....Fulton	See Canton.
Ellsworth*† .....McLean	See Bloomington.
Elmhurst*† .....DuPage	George Sawin.
Elmwood*† .....Peoria	M. R. Sturtevant.
El Paso*† .....Woodford	J. I. KERR.
Emden*† .....Logan	See Lincoln.
Enfield*† .....White	John N. Wilson.
Englewood*† ..... Cook	See Chicago.
Equality*† .....Gallatin	C. W. Wiedeman.
Erie*† .....Whiteside	William H. Allen.
Essex*† .....Kankakee	A. Gregson.
▲Eureka*† .....Woodford	W. H. FOSTER.
Evanston*† ..... Cook	See Chicago.
Evansville*† .. Randolph	William M. Schuwerk.
Fairbury*†...Livingston	CARRITHERS & AGARD.
▲Fairfield*† ..... Wayne	CREIGHTON & THOMAS.
Fairland*†.....Douglas	See Tuscola.
Fairmount*†..Vermilion	See Danville.
Fairview*† .....Fulton	James Ten Eyck.
Farina*† .....Fayette	A. T. Brasel.
Farmer City*†....DeWitt	HERRICK & HERRICK.
Farmersville*†..Montg'y	See Springfield.
Farmington*† ....Fulton	A. A. Buckley.
Fillmore*† .Montgomery	See Hillsboro.
Findlay*† .....Shelby	C. W. Fall.
Fisher*† .....Champaign	H. S. Kelley.
Fithian*† .....Vermilion	See Danville.
Flanagan*† .. Livingston	C. C. Studley.
Flora*† .....Clay	Hoff & Hoff.
Foosland*† ..Champaign	George A. De Long.
Forest City*† .....Mason	See Havana.
Forrest*† .....Livingston	See Pontiac.
Forreston*† .....Ogle	Frank Wertz.
Frankfort Station*† Will	D. S. Stephen.
Franklin*† .....Morgan	See Jacksonville.
Franklin Grove*† ....Lee	See Dixon.
▲Freeport*† ...Stephenson	ECKERT & McDONALD.
Fulton*† .....Whiteside	C. C. McMahon.
Galatia*† ..... Saline	A. E. Somers.
▲Galena*† ..... Jo Daviess	J. C. O'NEILL. Collections promptly attended to.
▲Galesburg*† .....Knox	SHUMWAY & RICE, Attorneys for Galesburg National Bank and Farmers and Mechanics Bank.
Galva*† .....Henry	N. F. ANDERSON.
Gardner*† ..... Grundy	See Morris.
Geneseo*† ..... Henry	GEORGE W. SHAW.
▲Geneva*† .....Kane	W. J. BROWN.
Genoa*† ..... De Kalb	A. S. Hollembeak.
Georgetown*† Vermilion	See Danville.
Gibson City*† ..... Ford	LESLIE A. CRANSTON.
Gifford*† .....Champaign	See Fisher.
Gillespie*† .....Macoupin	See Carlinville.
Gilman*† ..... Iroquois	C. N. Saum.
Girard*† ..... Macoupin	Knotts & Terry.
▲Golconda*● ..... Pope	THOMPSON & MOORE.
Golden*† ..... Adams	See Quincy.
Goodhope*† McDonough	See Macomb.
Grafton*† ..... Jersey	See Jerseyville.
Grandridge*† .....Lasalle	See Ottawa.
Grant Park*† ..Kankakee	E. H. BUCK.
Grayslake*† ..... Lake	See Libertyville.
Grayville*† .....White	T. G. Parker.
Greenfield*† .....Greene	BANDY & SULLIVAN.
Greenupe*† ..Cumberland	W. H. McDonald.
Greenview*† .....Menard	R. L. Walker.
▲Greenville*† .....Bond	NORTHCOTT, FRITY & HOILES.
Gridley*† .....McLean	C. M. Coyle.
Griggsville*† .....Pike	See Pittsfield.
Grove City*.....Christian	See Edinburg.
Guthrie*† .....Ford	See Gibson City.
Hamilton*† .... Hancock	J. L. Miller.
Hammond*† .....Piatt	See Monticello.
Hamphfre*† .....Kane	See Elgin.
Hanover*.....Jo Daviess	See Galena.
▲Hardin*† .....Calhoun	T. J. Selley.
Harlem ..... Cook	See Oak Park.
▲Harrisburg*† .....Saline	CHOISSER, WHITLEY & CHOISSER.
Harvard*† .....McHenry	A. W. Young.
Harvel*† ...Montgomery	See Springfield.
Harvey*† .....Cook	L. J. MOUSER.
▲Havana*† .....Mason	LYMAN LACEY, JR.
Hebron*† .....McHenry	See Harvard.
▲Hennepin*.....Putnam	W. H. CASSON.
Henry*† .....Marshall	Fred S. Potter.
Herrick*† .....Shelby	J. D. Burrus.
Herrin*.....Williamson	See Marion.
Herscher*† ....Kankakee	See Kankakee.
Heyworth*† .....McLean	See Bloomington.
Highland*† .....Madison	Timothy Gruaz.
Highland Park*† ...Lake	K. R. Smoot.
▲Hillsboro*† .Montgomery	FRED A. RANDLE.
Hinckley*† .....DeKalb	See Aurora.
Hindsboro*† .....Douglas	See Tuscola.
Holcomb*† .....Ogle	C. E. Oakes.
Homer*† .....Champaign	R. C. Wright.
Hoopeston*† ..Vermilion	DYER & WALBRIDGE.
Hopedale*† .....Tazewell	See Pekin.
Hume*† .....Edgar	T. J. Coffman.
Huntley*† .....McHenry	See Woodstock.
Hutsonville*† .Crawford	See Robinson.
Hyde Park*† ..... Cook	See Chicago.
Illiopolis*† ....Sangamon	S. P. Williams.
Ipava*† ..... Fulton	W. A. Babcock.
Irving*† ....Montgomery	See Hillsboro.
Iuka*† .....Marion	See Salem.
Ivesdale*† ....Champaign	See Monticello.
▲Jacksonville*† ..Morgan	JAS. H. DANSKIN. Refers to the Jacksonville banks.
▲Jerseyville*† .....Jersey	H. W. Pogue.
▲Joliet*† .....Will	CHARLES DORRANCE DIBELL. References: The Joliet National Bank, Geo. H. and Edwin S. Munroe.
▲Jonesboro*† ..... Union	Karraker & Lingle.
Joy*† ..... Mercer	See Aledo.
Kane*† ..... Greene	See Carrollton.
▲Kankakee*† ...Kankakee	H. K. WHEELER.
Kansas*† ..... Edgar	E. G. Rose.
Keithsburg*† .... Mercer	M. T. Kirkpatrick.
Kenney*† ..... DeWitt	Scroggin & Co.
Kewanee*† ..... Henry	CHAS. K. LADD.
Kings*† ..... Ogle	See Rochelle.
Kingston*† ..... DeKalb	See DeKalb.
Kinmundy*† ..... Marion	John F. Donovan.
Kirkland*† ..... DeKalb	See Genoa.
Kirkwood*† ..... Warren	George M. Nixon.
Knoxville*† ..... Knox	E. A. Corbin.
▲Lacon*† ..... Marshall	E. D. RICHMOND
Ladd*† ..... Bureau	J. W. BLEE.
Lafayette*† ..... Stark	See Toulon.
Lagrange*† ..... Cook	D. B. Lyman
Laharpe*† ..... Hancock	L. S. McCrory.
La Moille*† ..... Bureau	H. A. Stanard.
Lanark*† ..... Carroll	C. W. Middlekauff.
La Rose*† ..... Marshall	R. M. Barnes.
Lasalle*† ..... Lasalle	DUNCAN & DOYLE.
Latham*† ..... Logan	F. A. Gasaway.
▲Lawrenceville*† Lawr'ce	C. J. BORDEN.
Leaf River*† ..... Ogle	George E. Johnson.
Lebanon* ..... St. Clair	H. H. HORNER.
Leland*† ..... Lasalle	A. A. Clapsaddle.
Lemont*† ..... Cook	Frank W. Welch.
Lena*† ..... Stephenson	A. J. Clarity.
Leroy*† ..... McLean	E. D. RIDDLE.
▲Lewistown*† ..... Fulton	HARRY M. WAGGONER.
Lexington*† ..... McLean	A. B. Davison.
Libertyville*† ..... Lake	Paul MacGuffin.
▲Lincoln*† ..... Logan	OSCAR ALLEN.
Litchfield*† Montgomery	McWILLIAMS & SONS.
Little York*† .... Warren	See Monmouth.
Loami*† ..... Sangamon	D. I. Staley.
Lockport*† ..... Will	C. B. CHEADLE.
Loda*† ..... Iroquois	Nathan P. Goodell.
London Mills*† ... Fulton	M. T. Robinson.
Longview*† . Champaign	See Champaign.
Lostant*† ..... Lasalle	G. F. Bell.
▲Louisville*† ..... Clay	John R. Bonney.
Lovington*† .... Moultrie	A. W. Lux.
Ludlow *† ... Champaign	W. C. Smith.
Mackinaw*† .... Tazewell	See Pekin.
▲Macomb*† ..McDonough	NEECE & SON.
Macon*† ..... Macon	See Decatur.
Mahomet*† ..Champaign	See Champaign.
Makanda*† ..... Jackson	See Murphysboro.
Malta*† ..... DeKalb	D. F. Pease.
Manchester*† ..... Scott	See Bluffs.
Manhattan*† ..... Will	See Joliet.
Manito*† ..... Mason	J. A. McComas.
Mansfield*† ..... Piatt	C. F. Mansfield.
Manteno*† .... Kankakee	Winfield S. Campbell.
Maple Park*† ..... Kane	See Elburn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Maquon*•† ..... Knox	E. L. Swigart.
Marengo*•† ..... McHenry	A. B. Coon.
▲Marion*•† .... Williamson	George W. Young.
Marissa*•†..... St. Clair	R. S. Hamilton.
Maroa*•†..... Macon	B. F. Shipley.
Marseilles*•†..... Lasalle	See Ottawa.
▲Marshall*•† ..... Clark	J. W. GRAHAM.
Martinsville*•† ..... Clark	H. Gasaway.
Marysville..... Vermilion	See Potomac.
Mascoutah*•†..... St. Clair	George F. Wombacher.
Mason City*•† ..... Mason	G. W. ELLSBERRY.
Mattoon*•†..... Coles	ISAAC B. CRAIG.
Maywood*•† ..... Cook	See Oak Park.
Mazon*•†..... Grundy	See Morris.
McHenry*•† .... McHenry	H. C. Mead.
McLean*•†..... McLean	See Bloomington.
▲McLeansboro*•† Hamilt'n	WEBB & McLANE.
Mechanicsburg*.. Sang'n	See Springfield.
Media*•† ..... Henderson	See Stronghurst.
Medora*•†..... Macoupin	J. W. Kitzmiller.
Melrose Park*•†.... Cook	See Oak Park.
Melvin*•†..... Ford	J. M. Thompson.
Mendon*•†..... Adams	See Quincy.
Mendota*•†..... Lasalle	JOHN F. MADDEN.
Meredosia*•†.... Morgan	See Jacksonville.
Metamora*•† .. Woodford	A. R. Rich.
▲Metropolis City*•† Massac	COURTNEY & HELM.
Milford*•† ..... Iroquois	Frank Harry.
Milledgeville*•† .. Carroll	See Mount Carroll.
Millington*•† ..... Kendall	See Aurora.
Milton*..... Pike	N. A. Thornton.
Minier*•† ..... Tazewell	See Pekin.
Minonk*•† ..... Woodford	THOMAS KENNEDY.
Minooka*•† ..... Grundy	L. K. Keogh.
Modesto*•†.... Macoupin	J. M. Allyn.
Moline*•† .... Rock Island	McENIRY & McENIRY.
Momence*•† ... Kankakee	E. P. HARNEY.
Monica*•† ..... Peoria	See Peoria.
▲Monmouth*•†..... Warren	GRIER & STEWART.
▲Monticello*•†..... Piatt	LODGE, HICKS & LODGE.
▲Morris*•† ..... Grundy	SANFORD BROS.
▲Morrison*•†..... Whiteside	SMITH & DANIELS.
Morrisonville*•† Christi'n	Fred A. Wagoner.
Morton*•† ..... Tazewell	See Pekin.
▲Mound City*•† .... Pulaski	L. M. Bradley.
▲Mt. Carmel*•† .... Wabash	LEEDS & RAMSEY.
▲Mt. Carroll*•† ..... Carroll	D. ALLEMAN.
Mt. Morris*•†..... Ogle	John Weller.
Mt. Olive*•†.... Macoupin	Thomas Williamson
Mt. Pulaski*•†..... Logan	FRANK L. TOMLINSON.
▲Mt. Sterling*•†..... Brown	Hubbard & Reid.
▲Mt. Vernon*•† .. Jefferson	ALBERT WATSON.
Moweaqua*† ..... Shelby	W. G. Colbert.
Mulberry Grove*... Bond	W. C. SHIELDS.
▲Murphysboro*•† .. Jackson	G. W. ANDREWS.
Naperville*•†..... Du Page	H. H. GOODRICH.
▲Nashville*•† . Washington	H. H. Hosmer.
Nat. Stock Yards*†. St. C.	See East St. Louis.
Nauvoo*•† ..... Hancock	G. A. RITTER.
Nebo*•† ..... Pike	I. J. Dyer.
Neoga*•† .... Cumberland	See Toledo.
Neponset*•†..... Bureau	See Kewanee.
Newark*..... Kendall	N. P. Barnard, Jr.
New Berlin*•† .... Sangamon	W. M. Warren.
New Boston*•†.... Mercer	M. Chamberlain.
New Holland*•†.... Logan	See Lincoln.
Newman*•† ..... Douglas	W. W. Pepper.
▲Newton*•† ..... Jasper	GIBSON & JOHNSON.
New Windsor*•† .. Mercer	W. H. Gladman.
Niantic*•† ..... Macon	See Decatur.
Nokomis*•†. Montgomery	D. H. Zepp.
Normal*•†..... McLean	R. L. Fleming.
Norris City*•†..... White	W. N. Green.
No. Henderson*•†. Mercer	See Aledo.
Nunda*•† ..... McHenry	L. D. Lowell, Jr.
Oakland*•† ..... Coles	J. H. Winkler.
Oak Park*•†..... Cook	J. A. BALDWIN.
Oblong*•†..... Crawford	See Robinson.
Odell*•† ..... Livingston	J. D. Pound.
Ogden*•†..... Champaign	Wm. Brennan.
Ohio*•† ..... Bureau	H. S. Pomeroy.
Okawville*•† Washington	Moehle & Tcharner.
▲Olney*•†..... Richland	R. B. Witcher.
Onarga*•†..... Iroquois	E. W. Morris.
Oneida*•†..... Knox	See Galesburg.
▲Oquawka*•†... Henderson	R. Cooper.
Orangeville*•†Stephenson	Hiram Skinner.
▲Oregon*•† ..... Ogle	FRANCIS BACON.
Orion*•† ..... Henry	M. L. Love.
▲Ottawa*•† ..... Lasalle	RECTOR C. HITT. References: Commercial Nat. Bk., Chicago; American Surety Co., N. Y.
Palatine*•† ..... Cook	F. J. Filbert.
Palestine*•†.... Crawford	A. L. MacHatton.
Palmyra*•† ..... Macoupin	Searcy & Etter.
Pana*•† ..... Christian	E. A. HUMPHREYS & SON.
▲Paris*•†..... Edgar	JAMES A. EADS.
Pawnee*•†..... Sangamon	J. R. Kincaid.
Paw Paw*•† ..... Lee	C. F. Preston.
▲Paxton*•†..... Ford	KERR & LINDLEY.
Pearl*•†..... Pike	See Milton.
Pearl City*•† . Stephenson	H. M. Dodds.
Pecatonica*•† Winnebago	C. C. Stevens.
▲Pekin*•† ..... Tazewell	WM. DON MAUS.
Penfield*•† .... Champaign	See Champaign.
▲Peoria*•†..... Peoria	ELLWOOD, MEEK & LOVETT. References: First National Bank and Central National Bank.
" ..... "	WM. G. McROBERTS, Hamlin Building. Refers to Dime Savings Bank, Merchants National Bank, and Walter Barker, President of Commercial National Bank.
Peotone*•† ..... Will	Michael Collins.
Perry*•†..... Pike	G. W. Hinman.
Peru*•†..... Lasalle	F. T. BEEKS.
▲Petersburg*•† .... Menard	T. W. McNEELY.
Philo*•†..... Champaign	See Champaign.
▲Pinckneyville*•† ... Perry	W. T. Vaughn.
Piper City*•† ..... Ford	See Paxton.
▲Pittsfield*•† ..... Pike	A. C. BENTLEY.
Plainfield*•† ..... Will	George J. Arbeiter.
Plano*•† ..... Kendall	E. W. FAXON.
Pleasant Plains*•†. Sang'n	See Springfield.
Plymouth*•† .... Hancock	George E. Terry.
Polo*•† ..... Ogle	Fred Zick.
▲Pontiac*•† .... Livingston	R. S. McILDUFF.
Poplar Grove*•†... Boone	H. D. Blodgett.
Port Byron*• Rock Island	J. W. Simonson.
Potomac*•† .... Vermilion	See Danville.
Prairie City*•†. McDon'gh	E. A. BOYNTON.
▲Princeton*•† ..... Bureau	CAIRO A. TRIMBLE.
Princeville*•†..... Peoria	See Peoria.
Prophetstown*•† Whites'e	H. H. Waite.
Pullman*† ..... Cook	See Chicago.
▲Quincy*•†..... Adams	HAMILTON & WOODS. Refer to First National and Ricker National banks.
Ramsey*•†..... Fayette	See Vandalia.
Rankin*•†..... Vermilion	J. F. Campbell.
Rantoul*•†.... Champaign	Thomas J. Roth.
Raritan*..... Henderson	See Stronghurst.
Ravenswood*•† ..... Cook	Thomas J. Dawson.
Raymond*•† Montgomery	W. E. Witt.
Red Bud*•†..... Randolph	Alfred D. Bless.
Reynolds*•†. Rock Island	See Rock Island.
Richmond*•†.... McHenry	See Woodstock.
Richview*•†. Washington	Geo. T. Hoke.
Ridge Farm*•† Vermilion	R. W. Fisk.
Ridgway*•† ..... Gallatin	W. S. Phillips.
Roanoke*•†.... Woodford	See Eureka.
Roberts*•† ..... Ford	See Paxton.
▲Robinson*•†.... Crawford	PARKER & CROWLEY.
Rochelle*•†..... Ogle	D. W. Baxter.
▲Rockford*•†.. Winnebago	E. H. MARSH.
▲Rock Island*•† Rock Isl'd	EDWIN E. PARMENTER.
Rogers Park*•†..... Cook	J. J. Barbour.
Roodhouse*•†..... Greene	D. J. Sullivan.
Roscoe*•† .... Winnebago	See Poplar Grove.
Roseland†..... Cook	See Chicago.
Roseville*•†..... Warren	Leroy S. Scott.
Rossville*•†.... Vermilion	W. B. Redden.
▲Rushville*•†..... Schuyler	GLASS & BOTTENBERG.
Rutland*•† ..... Lasalle	See Ottawa.
Sadorus*•†.... Champaign	See Tolono.
▲Salem*•† ..... Marion	L. M. KAGY.
Sandoval*•† ..... Marion	Charles F. Patterson.
Sandwich*•†..... De Kalb	S. B. STINSON.
San Jose*•† ..... Mason	See Lincoln.
Saunemin*•† .. Livingston	W. P. Carrithers.
Savanna*•† ..... Carroll	See Lanark.
Saybrook*•†..... McLean	George M. Nelson.
Seaton*•† ..... Mercer	See Aledo.
Secor*•†..... Woodford	See Eureka.
Seneca*•†..... Lasalle	C. H. R. Thomas.
Shabbona..... DeKalb	See Sycamore.
Shannon*•†..... Carroll	See Lanark.
▲Shawneetown*•†. Gallatin	CARL ROEDEL.
Sheffield*•†..... Bureau	See Buda.
▲Shelbyville*•†..... Shelby	WALTER C. HEADEN.
Sheldon*•†..... Iroquois	See Watseka.
Sheridan*•†..... Lasalle	See La Salle.
Sherrard*•†..... Mercer	See Aledo.
Shipman*•†..... Macoupin	J. M. Hampton.
Sidell*•†..... Vermilion	L. E. Conner.
Sidney*•† ..... Champaign	See Champaign.
Sigel*•† ..... Shelby	E. Kunkler.
Smithfield*•†..... Fulton	See Lewistown.
Smithshire*•† .... Warren	See Monmouth.
Somonauk*•† .... DeKalb	L. B. Olmstead.
Sorento*•†..... Bond	See Greenville.
South Chicago*•†... Cook	See Chicago.
South Evanston*•†.. Cook	R. J. Goddard.
Sparta*•† ..... Randolph	W. C. Ingram.
Springerton*..... White	E. L. CHAPIN. Refers by permission to Illinois National Bank.
¶▲Springfield*•† Sangamon	

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Town and County.	Name.
Spring Valley*•†	WILLIAM HAWTHORNE.
Stanford*•†	See Bloomington.
Staunton*•†	R. E. DORSEY.
St. Anne*•†	W. G. Brooks.
St. Charles*•†	CHARLES A. MILLER.
St. Elmo*•†	See Vandalia.
St. Francisville*•†	See Lawrenceville.
St. Joseph*•†	See Champaign.
Sterling*•†	I. L. WEAVER.
Stewardson*•†	Boggs & McDaniel.
Stillman Valley*•†	See Byron.
Stockton*•†	W. S. Eaton.
Stone Fort*•†	L. E. Barker.
Stonington*•†	See Taylorville.
Streator*•†	P. J. LUCEY.
Stronghurst*•†	R. F. Robinson.
Sublette*•†	See Paw Paw.
▲Sullivan*•†	EDEN, MARTIN & EDWARDS.
Sumner*•†	Lewis & Sumner.
▲Sycamore*•†	CARNES & DUNTON.
Table Grove*•†	William S. Hipsley.
Tallula*•†	J. J. Baker.
Tamaroa*•†	See DuQuoin.
Tampico*•†	See Morrison.
▲Taylorville*•†	J. C. McBRIDE.
Thawville*•†	See Watseka.
Thomasboro*•†	See Champaign.
Tinley Park*•†	See Chicago.
Tiskilwa*•†	See Princeton.
▲Toledo*•†	CHARLES M. CONNOR.
Tolono*•†	W. A. Perkins.
Toluca*•†	See Lacon.
Tonica*•†	Gunn & Gunn.
▲Toulon*•†	Allen P. Miller.
Tremont*•†	See Pekin.
Trenton*•†	W. S. Louden.
Triumph*•†	See Mendota.
Troy*•†	See Edwardsville.
▲Tuscola*•†	ROY F. HALL.
Union Hill†	See Kankakee.
▲Urbana*•†	CUNNINGHAM & BOGGS.
Utica*•†	J. B. Cunniff.
▲Vandalia*•†	S. A. PRATER.
Varna*•†	See Lacon.
Vermont*•†	J. C. Phillips.
Verona*•†	J. L. Waterman.
Versailles*•†	See Bluffs.
Victoria	See Galesburg.
▲Vienna*•†	Whitnell & Gillespie.
Viola*•†	See Aledo.
Virden*•†	H. C. Simons.
▲Virginia*•†	R. W. MILLS.
Waggoner*•†	George Richardson
Walnut*•†	M. A. Stiver.
Wapella*•†	See Clinton.
Warren*•†	W. H. Glasgow.
Warrensburg*•†	See Decatur.
Warsaw*•†	W. N. GROVER.
Washburn*•†	George P. Gill.
Washington*•†	John W. Dougherty.
Wataga*•†	See Galesburg.
▲Waterloo*•†	JOSEPH W. RICKERT.
Waterman*•†	See Sycamore.
▲Watseka*•†	A. F. GOODYEAR.
▲Waukegan*•†	WHITNEY & UPTON.
Waverly*•†	Hamilton & Etter.
Waynesville*•†	See Clinton.
Weldon*•†	See Clinton.
Wellington*•†	See Watseka.
Wenona*•†	J. H. Jackson.
West Brooklyn*•†	See Paw Paw.
West Chicago*•†	C. D. Clark.
Westfield*•†	J. D. Hemphill.
West Pullman*•†	See Chicago.
West Salem*•†	See Albion.
▲Wheaton*•†	WILLIAM NUNN.
White Hall*•†	Mark Meyerstein.
Williamsfield*•†	See Galesburg.
Williamsville*•†	See Springfield.
Wilmington*•†	Edward Corlett.
▲Winchester*•†	JAMES A. WARREN.
Windsor*•†	Amos Walker.
Winnetka*•†	Carlton Prouty.
Winslow*•†	See Freeport.
Woodhull*•†	W. W. White.
▲Woodstock*•†	V. S. LUMLEY.
Wyanet*•†	See Princeton.
Wyoming*•†	Frank Thomas.
Xenia*•†	W. S. Morgan.
Yates City*•†	See Galesburg.
▲Yorkville*•†	H. S. Hudson.

INDIANA.

Town and County.	Name.
Akron*•†	See Rochester.
Albany*•†	O. Dowden.
▲Albion*•†	L. W. WRIGLEY.
Alexandria*•†	SHANNON & RIZER.
Amboy*•†	W. Lee Bartlett.
▲Anderson*•†	WILLIAM S. DIVEN.
▲Angola*•†	BEST, BLATTON & YOTTER.
Arcadia*•†	Thomas J. Bishop.
Argos*•†	John R. Jones.
Ashley*•†	Thomas Wichwire.
Atlanta*	See Cicero.
Attica*•†	ISAAC E. SCHOONOVER.
▲Auburn*•†	ROBY & HARPER.
Aurora*•†	DOWNEY & SHUTTS.
Avilla*•†	See Kendallville.
Batesville*•†	Cravens & Cravens.
▲Bedford*•†	BROOKS & BROOKS.
Bern*•†	Kelly & Moran.
▲Bloomfield*•†	CAVINS & HENDERSON.
▲Bloomington*•†	LEE & GRIMES.
▲Bluffton*•†	TODD & TODD.
▲Boonville*•†	ARMSTRONG & SHAFER.
Boswell*•†	A. B. McAdams.
Bourbon*•†	J. D. Chaplin.
▲Brazil*•†	RAWLEY & HUTCHISON.
Bremen*•†	S. J. Hayes.
Bristol*•†	Harvey W. Kautz.
Brook*•†	Graves & Graves.
Brookston*•†	See Chalmers.
▲Brookville*•†	GEORGE F. O'BYRNE.
▲Brownstown*•†	APPLEWHITE & APPLEWHITE.
Butler*•†	C. J. Coats.
Cambridge City*•†	Lynn E. Kepler.
Camden*•†	P. Ray.
Campbellsb'g*•†	See Salem.
▲Cannelton*•†	C. A. WEATHERS.
Carlisle*•†	W. B. Akin.
Carthage*•†	See Rushville.
Cayuga*•†	J. H. BROWN.
Chalmers*•†	E. R. Price.
Charlestown*•†	W. H. Watson.
Chesterton*•†	G. R. Williams.
Chrisney*•†	See Rockport.
Churubusco*•†	John W. Orndorf.
Cicero*•†	P. J. Fariss.
Clarks Hill*•†	See Colfax.
Clay City*•†	GEORGE W. WILTSE.
Clayton*•†	See Plainfield.
Clinton*•†	J. A. Wittermood.
Colfax*•†	F. M. Goldsberry.
▲Columbia City*•†	ANDREW A. ADAMS.
▲Columbus*•†	C. B. COOPER.
▲Connersville*•†	FLORA & BROADDUS.
Converse*•†	Fred P. Clark.
Corunna*•†	See Waterloo.
▲Corydon*	T. J. Wilson.
▲Covington*•†	CHARLES M. McCABE.
▲Crawfordsville*•†	FINLEY P. MOUNT.
Crothersville*•†	H. H. Prince.
▲Crown Point*•†	J. KOPELKE.
Culver*•†	H. A. Logan.
Cynthiana*•†	John B. Smith.
Daleville*•†	J. M. Fenwich.
Dana*•†	E. B. James.
▲Danville*•†	HOGATE & CLARK.
Darlington*•†	A. N. Cave.
▲Decatur*•†	E. K. ERWIN.
▲Delphi*•†	SMITH & JULIEN.
Dillsboro*•†	See Aurora.
Dunkirk*•†	J. T. Day.
Earl Park*•†	Fraser & Isham.
East Chicago*•†	J. B. F. SHOWALTER.
Eaton*•†	W. H. Younts.
Edinburg*•†	See Franklin.
Elizabethtown*•†	J. H. Bradford.
Elkhart*•†	J. H. HALE.
Ellettsville*•†	See Bloomington.
Elwood*•†	WARD L. ROACH.
▲English*•†	See Leavenworth.
▲Evansville*•†	GEORGE A. CUNNINGHAM, Attorney for First National Bank.
Fairmount*•†	Chas. T. Parker.
Farmland*•†	David Wasson.
Flora*•†	J. B. SMITH.
Fort Branch*•†	Mark L. Harris.
Fortville*•†	John C. Jenkins.
Fort Wayne*•†	OWEN N. HEATON, Attorney for Fort Wayne Trust Co.
▲Fowler*•†	FRAZER & ISHAM.
Francesville*•†	C. W. Barker.
▲Frankfort*•†	J. C. PARBER.
▲Franklin*•†	MILLER & BARNETT.
Frankton*•†	J. O. Barrett.
Fremont*•†	J. G. Yeagley.

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Town and County.	Name.
Galveston*† .....Cass	B. B. RICHARDS.
Garrett*†.....De Kalb	H. W. MOUNTZ.
Gas City*†.....Grant	Brandenburg & Linn.
Geneva*†.....Adams	William Drew.
Goodland*†.....Newton	J. W. Oswald.
▲Goshen*†.....Elkhart	MILLER & DRAKE.
Gosport*†.....Owen	E. S. Davis.
▲Greencastle*†... Putnam	S. A. HAYS.
▲Greenfield*†... Hancock	MARSH & COOK.
▲Greensburg*†...Decatur	JOHN W. HOLCOMB.
Greentown*†....Howard	Cooper & Somerville.
Greenwood*†...Johnson	J. F. Crawford.
Hagerstown*†....Wayne	B. F. Mason.
Hamilton*†..... Steuben	See Auburn.
Hammond*†..... Lake	CHARLES. F. GRIFFIN.
▲Hartford City*† Blackf'd	CANTWELL, CANTWELL & SIMMONS.
Hebron*†.....Porter	George C. Gregg.
Hillsboro*†....Fountain	John W. Newlin.
Hobart*†.....Lake	J. H. Conroy.
Hope*†....Bartholomew	W. N. Aikin.
Huntingburg*†.. Dubois	LEO H. FISHER.
▲Huntington*†. Hunt'gton	SPENCER, BRANYAN & SPENCER.
Idaville*•..... White	See Monticello.
¶▲Indianapolis*† ..Marion	AIKINS & WELLMAN, Lemcke Building. Attorneys for The Central Law Union. Corporation and Commercial Law. Special attention to commercial litigation.
" ..... "	AYRES, JONES & HOLLETT, Rooms 500, 501, and 502 Indiana Trust Building. Collections a specialty.
" ..... "	CHAMBERS, PICKENS & MOORES, Lemcke Building. Attorneys for Pennsylvania Railway Lines, Western Union Telegraph Co., Indianapolis Street Railway Co. Refer to Indiana Nat'l Bank, Capital Nat'l Bank, Fletcher Nat'l Bank, Merchants Nat'l Bank, Indiana Trust Co., Union Trust Co., Marion Trust. Co.
" ..... "	JAMESON & JOSS. Commercial and corporation law; non-resident business a specialty; mortgage foreclosures. Long distance telephone No. 1142. We refer generally to all Banks and Trust Companies in this City. Attorneys for R. G. Dun & Co. and Central Trust Co.
" ..... "	MORRIS & NEWBERGER, Commercial Club Building. Practice in Federal, State, and Supreme Courts. Commercial and Corporation Law. Collection Department.
" ..... "	LUCIUS B. SWIFT, Hubbard Block. Practices in State and Federal Courts. Collections. Corporation Law. Refers to Indiana National Bank and Union Trust Co.
Jamestown*†.....Boone	Wm. Darnell.
▲Jasper*†.....Du Bois	Bretz & McFall.
▲Jeffersonville*†....Clark	S. S. JOHNSON.
Jonesboro*†.....Grant	Henderson Oliver.
Kendallville*†.....Noble	JAMES GRAVES.
▲Kentland*†.....Newton	Cummings & Darroch.
Kewanna*†.....Fulton	A. D. TONER, JR.
Kingman*†.....Fountain	J. M. Wilkey.
Kirklin*†.....Clinton	George T. Williams.
Knightstown*†....Henry	C. D. MORGAN.
▲Knox*†.....Starke	PETERS & PETERS.
▲Kokomo*†.....Howard	J. W. COOPER.
Ladoga*†...Montgomery	M. M. Bachelder.
▲La Fayette*†.. Tip'canoe	WILSON & QUINN. Refer to Perrin National Bank.
La Fontaine*† .. Wabash	See Wabash.
▲Lagrange*†.... Lagrange	R. D. MACHAN.
Lapel*†..... Madison	See Anderson.
▲La Porte*†.....La Porte	M. E. LELITER.
Laurel*†.....Franklin	See Brookville.
▲Lawrenceburg*† Dearb'n	Warren N. Hauck.
Leavenworth*• Crawford	John H. Weathers.
▲Lebanon*†.....Boone	SAMUEL R. ARTMAN.
Lexington*†.....Scott	See Scottsburg.
▲Liberty*†..... Union	Albert Davis.
Ligonier*†.....Noble	W. H. Wigton.
Lima*†..... Lagrange	See La Grange.
Linden*†...Montgomery	See Crawfordsville.
Linton*†.....Greene	J. B. Filbert.
▲Logansport*†.....Cass	GEORGE W. FUNK.
Loogootee*† ..... Martin	Henry Wood.
Lowell*† ..... Lake	S. C. Dwyer.
Lynn*† ..... Randolph	See Winchester.
Macy*†.....Miami	See Peru.
▲Madison*†.....Jefferson	W. O. FORD.
Manilla*†.....Rush	George S. Jones.
Marengo*†.....Crawford	See English.
▲Marion*†.....Grant	GEORGE G. WHARTON.
Markle*†.....Huntington	W. S. Smith.
Marshall*†.....Parke	See Rockville.
▲Martinsville*†...Morgan	Renner & McNutt.
Matthews*.....Grant	See Hartford City.
Medaryville*†....Pulaski	See Winamac.
Mentone*†....Kosciusko	J. F. Johnson.
Michigan City*†. Laporte	J. H. ORR.
Middlebury*†....Elkhart	M. G. Hoover.
Middletown*†.....Henry	E. L. Elliott.
Milan*†.....Ripley	See Lawrenceburg.
Milford*†.....Kosciusko	T. C. McLaughlin.
Milroy*†.....Rush	See Rushville.
Mishawaka*†. St. Joseph	E. Voll Bingham.
Mitchell*†.....Lawrence	W. H. Edwards.
Monon*†.....White	J. G. YORK.
Monroeville*†.....Allen	E. W. Meeks.
Montezuma*†.... ..Parke	F. L. Canine.
▲Monticello*†.....White	GUTHRIE & BUSHNELL.
Montpelier*†..Blackford	C. W. Kinnan.
Mooresville*†....Morgan	Jas. M. Bishop.
Morgantown*†..Morgan	John V. King.
Morocco*†.....Newton	Davis & Dunlap.
Morristown*†....Shelby	See Shelbyville.
Mount Vernon*†...Posey	E. M. SPENCER.
Mulberry*†.....Clinton	W. H. Peter.
▲Muncie*†.....Delaware	GREGORY, SILVERBURG & LOTZ. Attorneys for Delaware County National Bank.
Nappanee*†.....Elkhart	G. M. NETERER.
▲Nashville*.....Brown	R. L. Coffey.
▲New Albany*†.....Floyd	KELSO & KELSO.
New Carlisle*†.St. Jos'ph	S. C. Lancaster.
▲New Castle*†.....Henry	D. W. KINSEY.
New Harmony*† .Posey	PERCY WELCH.
NewPalestine*†Hancock	N. B. Bradenburgh.
New Paris*†.....Elkhart	A. J. Pickering.
▲Newport*† ...Vermillion	Conley and Whittock.
New Richmond*†.M'tg'y	See Crawfordsville.
▲Noblesville*†..Hamilton	GAVIN & DAVIS.
North Judson*† ..Starke	G. T. Menish.
No. Manchester*† W'b'sh	JAMES W. ARTHUR.
North Salem*†.Hendr'ks	See Danville.
North Vernon*†..Jen'gs	LINCOLN DIXON.
Oakland City*†...Gibson	J. M. & S. L. Vandeveer.
Odon*†.....Daviess	H. H. Crooke.
Orleans*†.....Orange	Wright & Lingle.
Osgood*†..... ...Ripley	R. A. Creignile.
Otterbein*†.....Benton	Bode Lamb.
Owensville*† .... Gibson	A. W. Sprague.
Oxford*†.....Benton	See Fowler.
▲Paoli*†.....Orange	T. B. Buskirk.
Parker*†.....Randolph	Thomas Condon.
Patriot*†.....Switzerland	See Vevay.
Pendleton*†.....Madison	C. E. Goodrich.
Pennville*.....Jay	Joseph H. Sell.
Perrysville*†.Vermilion	See Newport.
▲Peru*†.....Miami	NOTT N. ANTRIM.
▲Petersburg*†.....Pike	Posey & Chappell.
Pierceton*†...Kosciusko	J. H. Taylor.
Pine Village*.....Warren	See Williamsport.
Pittsboro*†...Hendricks	J. M. Wells.
Plainfield*†...Hendricks	John Morgan.
▲Plymouth*†.....Marshall	JOHN W. PARKS
▲Portland*†.....Jay	HEADINGTON & WHITEMAN
Poseyville*†.....Posey	James Kilroy.
▲Princeton*†.....Gibson	MILLER & MILLER.
Redkey*†.....Jay	George N. Edgar.
Remington*†.....Jasper	Ira W. Yeoman.
▲Rensselaer*†.....Jasper	JAMES H. CHAPMAN.
Reynolds*†.....White	See Monticello.
▲Richmond*†.....Wayne	A. M. GARDNER.
Ridgeville*†...Randolph	N. W. Ferguson.
▲Rising Sun*†.....Ohio	W. W. Williams.
Roachdale*†..... Putnam	See Greencastle.
Roann*†.....Wabash	D. VAN BUSKIRK.
Roanoke*†..Huntington	See Huntington.
▲Rochester*†.....Fulton	HOLMAN & STEPHENSON.
▲Rockport*†.....Spencer	KRAMER, HEURING & MAY.
▲Rockville*†.....Parke	Elwood Hunt.
Rossville*†.....Clinton	John C. Rogers.
Royal Center*† .....Cass	James M. Fry.
▲Rushville*†.....Rush	HOWARD E. BARRETT.
Russellville*†.....Putnam	J. Burnside.
Russiaville*†.....Howard	James W. Cooper.
▲Salem*†.....Washington	F. N. Hostetter.
▲Scottsburg*†.....Scott	SHEA & STOREN.
Sellersburg*†..... Clark	See Jeffersonville.
Seymour*†.....Jackson	SHEA & WOOD.
▲Shelbyville*†.....Shelby	LOVE & MORRISON.
Sheridan*†.....Hamilton	A. C. PEARSON.
Shipshewana*† Lagrange	J. W. Nusbaum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Shirley*† .....Henry	Thomas J. De Mund.
Shoals*† .....Martin	J. T. Rogers.
Silver Lake*†.Kosciusko	C. W. Shipley.
▲South Bend*†.St. Joseph	GEO. E. CLARKE. Refers to First National Bank.
South Whitley*† Whitley	F. B. Moe.
▲Spencer*†.....Owen	WILLIS HICKAM.
Spiceland*†.....Henry	H. G. Gergin.
St. Joe Station*† DeKalb	See Auburn.
Star City*† .....Pulaski	See Winamac.
Stilesville*† ....Hendricks	See Danville.
▲Sullivan*†.....Sullivan	JOHN S. BAYS.
Summitville*† ..Madison	W. S. Beeson.
Swayzee*†.....Grant	Long & Cassell.
Syracuse*† ....Kosciusko	Geo. W. Miles.
Tell City*.....Perry	John T. Patrick.
▲Terre Haute*†.....Vigo	SAMUEL R. HAMILL.
Thorntown*† .....Boone	See Lebanon.
▲Tipton*† .....Tipton	Waugh, Kemp & Waugh.
Topeka*†..... Lagrange	See Goshen.
Union City*† ..Randolph	BELL & ROSS.
Upland*† .....Grant	See Marion.
▲Valparaiso*†.....Porter	A. D. BARTHOLOMEW.
Veedersburg*†.Fountain	A. Marshall.
▲Vernon*†.....Jennings	T. C. Batchelor.
▲Versailles* ..... Ripley	Adam Stockinger.
▲Vevay*†.....Switzerland	Carroll S. Tandy.
▲Vincennes*† .....Knox	JAMES W. EMISON.
▲Wabash*†..... Wabash	OLIVER H. BOGUE.
Wakarusa*† .... Elkhart	S. C. Harrington.
Walkerton*†..St. Joseph	W. A. Dailey.
Wanatah*†..... La Porte	E. J. Bower.
Warren*† ...Huntington	L. L. Simons.
▲Warsaw*† ....Kosciusko	J. D. WIDAMAN.
▲Washington*† .. Daviess	OGDEN & INMAN.
Waterloo*† ..... De Kalb	C. M. Phillips.
Waveland*†Montgomery	Acker & Rosebaum.
Waynetown*†M'tgomery	J. S. Zuck.
W.College Corner..Union	See College Corner, Ohio.
Westfield*† ....Hamilton	J. E. Hodgin.
West Lebanon*†.Warren	John R. Crask.
▲West Shoals* ..... Martin	See Shoals.
Westville*†.....La Porte	Asariah Williams.
Whiting*† .....Lake	F. N. Gavit.
▲Williamsport*†..Warren	C. V. McAdams.
▲Winamac*† .....Pulaski	BURSON & BURSON.
▲Winchester*†..Randolph	CALDWELL & NICHOLS.
Windfall*†.....Tipton	E. A. Mock.
Wingate*† .Montgomery	See Crawfordsville.
Winslow*†† ..... Pike	M. M. Rice.
Wolcott*† .. ..White	George F. Baker.
Wolcottville*†.Lagrange	Isaac Collins.
Worthington*† ..Greene	W. L. RUDE.
Zionsville*† .....Boone	C. H. Beamer.

INDIAN TERRITORY.

Town and County.	Name.
Afton*†CherokeeNation	J. S. Truitt.
Ardmore*† Chick's'wNa.	POTTERF & BOWMAN. Refer to City National Bank.
Atoka*† ChoctawNation	See Muscogee
Bristow..... ...Creek	See Stroud, Okl. Ter.
Caddo*†....Choctaw Na.	Charles K. McPherson.
Checotah*†... Creek Na.	See Muscogee.
Chelsea*†..Cherokee Na.	D. G. ELLIOTT.
Chickasha*† Ch'k's'wNa.	R. D. WELBORNE.
Claremore*† Cher'k'eNr.	DAVENPORT & HALL.
Comanche*†Ch'k's'w Na.	See Duncan.
Davis*† ..Chickasaw Na.	H W. Fielding.
Duncan*†.Chickasaw Na.	Wolverton & March.
Durant*†● ..Choctaw Na.	See South McAlester.
Eufaula*†. Creek Natl n	E. I. O'Reilly.
Fairland*† Cherokee Na.	See Claremore.
Holdenville*†.Creek Na.	LAKE MOORE.
Lehigh*† ...Choctaw Na.	A. T. West.
Marietta*†Chickasaw Na.	B. C. Logsdon.
Marlow*† Chickasaw Na.	W. A. Proctor.
Miami*† .....Peoria Na.	H. H. McCluer.
Minco*†..Chickasaw Na.	R. Bond.
Muscogee*†Creek Nation	T A. SANSON, JR.
Nowata*†. Cherokee Na.	W. A. CHASE.
▲Okmulgee*.Creek Nation	See Muscogee.
Pauls Valley*†C'K's'wNa.	BLANTON & WOLFE.
Purcell*†.Chickasaw Na.	GEORGE M. MILLER.
Rush Springs*†Ch'kasaw	See Marlow.
Ryan*†....Chickasaw Na.	E. E. Morris.
▲S. McAlester*†Ch't'wNa.	McKENNON, MANSFIELD, McMURRAY & CORNISH.
Sapulpa*†..... Creek Na.	MARS & STRICKLIN.
▲Tahlequah*. Cherokee Na.	John P. Buster.
▲Tishomingo*.C'kas'w Na.	Treadwell & Lucas.
Tulsa*†....Creek Nation	Poe & Campbell.
Vinita*†...Cherokee Na.	W. H. KORNEGAY.
Wagoner*†† Creek Nation	Watts & Watts.
▲Wewoka*†..Seminole Na.	See Holdenville.
Wynnew'd*† C'kas'w Na.	CYRUS G. KEAN.

IOWA.

Town and County.	Name.
Ackley*† .....Hardin	J. S. Roberts.
Adair*† .....Adair	S. B. Gwin.
▲Adel*† ..... Dallas	WHITE & CLARKE.
Afton*† .....Union	H. P. Armitage.
Ainsworth*†Washington	See Washington.
Akron*†.....Plymouth	M. A. Agnes.
▲Albia*† .....Monroe	W. A. NICHOL.
Alden*†.....Hardin	Furry Bros.
Alexander† ....Franklin	See Hampton.
▲Algona*†.....Kossuth	SULLIVAN & McMAHON
Allerton*† ..... Wayne	D. D. Shirley.
▲Allison*†.....Butler	W. S. Montgomery.
Almora*† .....Delaware	See Manchester.
Alta*† .....BuenaVista	H. F. Schultz.
Altavista*†...Chickasaw	See New Hampton.
Alton*† .....Sioux	G. W. Pitts.
Altoona*† ..... Polk	See Des Moines.
Alvord*● ..... Lyon	J. D. Stewart.
Ames*†.....Story	G. A. Underwood.
▲Anamosa*† .....Jones	C. M. BROWN.
Anita*†..... ....Cass	Walter E. Haynes.
Anthon*†.....Woodbury	Walling & Olsson.
Aplington*†.....Butler	F. B. Royce.
Arcadia*† ..... Carroll	See Carroll.
Archer*† .....O'Brien	See Primghar.
Arion*†.....Crawford	See Charter Oak.
Arlington*†..... Fayette	James Cooney.
Armstrong*†....Emmett	I. M. Pritchard.
Arthur*† .....Ida	See Ida Grove.
Ashton*† .....Osceola	See Sibley.
Atkins*† .....Benton	See Vinton.
▲Atlantic*† ..... Cass	JAMES B. BRUFF.
▲Audubon*†.....Audubon	MYERS & BLUME.
Aurelia*† .....Cherokee	T. B. Parker, Jr.
Aurora*† .....Buchanan	See Independence.
Avoca*†..Pottawattamie	J. L. Blanchard.
Ayrshire*†.....Palo Alto	See Emmetsburg.
Badger*†† ..... Webster	See Fort Dodge.
Bagley*† ..... Guthrie	See Guthrie Center.
Bancroft*† .....Kossuth	P. M. Barslow.
Barnes*† ..... Mahaska	E. B. Skinner.
Barnum*†.....Webster	See Fort Dodge.
Bartlett*† .....Fremont	See Hamburg.
Batavia*† .....Jefferson	M. B. Sparks.
Battle Creek*†.....Ida	H. L. Hastings.
Baxter*† .....Jasper	See Newton.
Bayard*†.....Guthrie	M. J. Hallinan.
Beaconsfield*† .Ringgold	See Mount Ayr.
Beaman*† ..... .Grundy	See Grundy Center.
▲Bedford*†.....Taylor	FLICK & JOHNSTON
Belle Plaine*†....Benton	T. H. MILNER.
Bellevue*† ..... Jackson	Cole & Cole.
Belmond*† .....Wright	BRADFORD KNAPP.
Bennett*†.....Cedar	William Bierkamp.
Birmingham*† Van Bur'n	W. S. Allen.
Blairsburg*†...Hamilton	See Webster City.
Blairstown*† .....Benton	P. H. Lynch.
Blanchard*† .....Page	Frank Hooker.
Blencoe*†.....Monona	See Onawa.
Blockton*†.....Taylor	See Bedford.
▲Bloomfield*†.....Davis	S. S. CARRUTHERS
Bode*† .....Humboldt	See Humboldt.
Bonaparte*†..Van Buren	See Keokuk.
Bondurant*† .....Polk	See Des Moines.
▲Boone*† .....Boone	WHITAKER & DALE.
Boyden*† ..... Sioux	John Connell.
Braddyville*† .....Page	See Clarinda.
Bradgate*†....Humboldt	See Humboldt.
Brayton*† ..... Audubon	James E. Bruce.
Breda*†.....Carroll	See Carroll.
Bridgewater*†.....Adair	See Greenfield.
Brighton*†..Washington	See Washington.
Bristow*† .....Butler	See Allison.
Britt*†.....Hancock	John F. Thompson.
Brooklyn*†...Poweshiek	John F. Talbott.
Brush Creek.....Fayette	See Arlington.
Buffalo Cent'r*†Win'b'go	Patterson & Gordon.
▲Burlington*†.Des Moines	SEEKLEY & CLARK. Refer to German-American Savings Bank.
Burt*†.....Kossuth	See Algona.
Bussey*†.....Marion	Theodore West.
Calamus*†.....Clinton	See Clinton.
Callender*†.....Webster	E. O. Fitz.
Calmar*† ... Winneshiek	J. B. Kaye.
Calumet*† .....O'Brien	See Primghar.
Cambridge*† .....Story	M. M. Keller.
Cantril*† .....Van Buren	Henry T. Cox.
Carlisle*† ..... Warren	See Indianola.
▲Carroll*† ..... Carroll	F. M. POWERS.
Carson*†.Pottawattamie	Ira Stitt.
Cascade*† .....Dubuque	J. C. Kelly.
Casey*† .....Guthrie	A. M. Fagan.
Castana*† ..... Monona	B. G. Davis.
Cedar Falls*†BlackHawk	J. C. SCOTT.

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Town and County.	Name.
Cedar Rapids*† .....Linn	U. C. BLAKE. Attorney for Cedar Rapids Savings Bank. Also refers to Merchants National Bank.
" ..... "	LEWIS P. MAIN. Attorney for Cedar Rapids National Bank.
Center Point*† .....Linn	H. C. Fruity.
▲Centerville*† .Appanoose	VERMILION & VALENTINE.
Central City*† .....Linn	See Cedar Rapids.
▲Chariton*† .....Lucas	F. M. STUART.
▲Charles City*† .....Floyd	ELLIS & ELLIS.
Charlotte*† .....Clinton	See Clinton.
Charter Oak*† .Crawford	Harding & Harding.
Chattsworth† .....Sioux	See Hawarden.
Chelsea*† .....Tama	See Toledo.
▲Cherokee*† .....Cherokee	THOMAS McCULLA.
Chester*† .....Howard	See Cresco.
Churdan*† .....Greene	N. F. Bates.
Cincinnati*† ..Appanoose	J. C. McDonald & Bro.
Clare*† .....Webster	See Fort Dodge.
Clarence*† .....Cedar	George McLeod.
▲Clarinda*† .....Page	T. E. CLARK.
▲Clarion*† .....Wright	NAGLE & NAGLE.
Clarksville*† .....Butler	C. G. Burling.
Clearfield*† .....Taylor	J. R. Plummer.
Clear Lake*† Cerro Gordo	D. W. HUIN.
Cleghorn*† .....Cherokee	See Sioux City.
Clermont*† .....Fayette	William Larrabee, Jr.
▲Clinton*† .....Clinton	CHASE & SEAMAN. Any bank in Clinton.
Clio*† .....Wayne	See Corydon.
Coggon*† .....Linn	Henry Troy.
Colo*† .....Page	B. V. Draper.
Coleaburg* .....Delaware	See Manchester.
Colfax*† .....Jasper	G. M. Tripp.
College Springs* ....Page	J. R. Priest.
Collins*† .....Story	See Rhodes.
Colo*† .....Story	See Nevada.
Columbus Junc.*† Louisa	F. M. MOLSBERRY.
Conrad*† .....Grundy	W. A. Eckles.
Conway*† .....Taylor	A. A. Leachey.
Coon Rapids*† ....Carroll	J. W. Lee.
▲Corning*† .....Adams	F. C. OKEY.
Correctionville*† Wo'd'y	Earl Edmunds.
Corwith*† .....Hancock	C. R. Wood.
▲Corydon*† .....Wayne	HART & POSTON.
▲Council Bluffs*† Pottaw'e	JOHN M. GALVIN.
Crawfordsville*† Wash'n	See Washington.
▲Cresco*† .....Howard	REED & REED.
▲Creston*† .....Union	SULLIVAN & SULLIVAN.
Crystallake* ....Hancock	See Garner.
Cumberland*† .....Cass	Curtis, Follett & Curtis.
Curlew*† .....Palo Alto	See Emmetsburg.
Cushing*† .....Woodbury	See Holstein.
Cylinder*† .....Palo Alto	See Emmetsburg.
▲Dakotah*† .....Humboldt	A. D. Bicknell.
Dallas Center*† ...Dallas	See Adel.
Dana*† .....Greene	See Jefferson.
Danbury*† ....Woodbury	C. W. Piersol.
Danville*† ...Des Moines	See Burlington.
▲Davenport*† .....Scott	WM. HOERSCH. Refers to any Davenport bank, city or county officer, or mercantile house.
Davis City*† .....Decatur	J. H. Kling.
Dayton*† .....Webster	J. H. Lindberg.
Decatur*† .....Decatur	JOHN S. SHIELD
▲Decorah*† ..Winneshiek	H. F. BARTHELL.
Dedham*† .....Carroll	See Carroll.
Deep River*† .Poweshiek	See Montezuma.
Defiance*† .....Shelby	See Harlan.
Delhi*† .....Delaware	E. C. Perkins.
Delmar*† .....Clinton	See Clinton.
Delta*† .....Keokuk	See Sigourney.
▲Denison*† .....Crawford	J. P. CONNER.
Derby*† .....Lucas	J. A. Penick.
¶▲Des Moines*† .....Polk	BAILY, BALLREICH & PRESTON. Corporation and insurance law. Commercial collections and bankruptcy practice a specialty. References: Any bank in the city.
" ..... "	CUMMINS, HEWITT & WRIGHT. Attorneys for corporations and non-residents. Special collection dept.
" ..... "	DALE & ALLEN. Bradstreet's local attorneys. References: Central State Bank; Marquardt Savings Bank.
" ..... "	DOWELL & PARRISH. Refer to Iowa Nat'l Bank, People's and Des Moines Sav. Banks.
De Soto*† .....Dallas	See Adel.
De Witt*† .....Clinton	R. B. WOLFE.
Dexter*† .....Dallas	E. T. Short.
Diagonal*† .....Ringgold	E. H. Stringham.
Dickens*† .....Clay	T. J. O'Donnell.
Dixon*† .....Scott	See Wheatland.
Doliver .....Emmet	See Armstrong.
Donnellson*† .....Lee	See Fort Madison.
Doon*† .....Lyon	John P. Tinley.
Dow City*† ....Crawford	See Denison.
Dows*† .....Wright	I. C. Fenninger.
▲Dubuque*† ..... Dubuque	LYON & LYON. Refer to any bank or jobber in Dubuque.
Dumont*† .....Butler	See Allison.
Duncombe*† .....Webster	See Ft. Dodge.
Dunkerton*† Blackhawk	See Waterloo.
Dunlap*† .....Harrison	Stanley E. Wilmot.
Durant*† .....Cedar	D. H. Smoke.
Dyersville*† .....Dubuque	A. M. UTT.
Dysart*† .....Tama	See Vinton.
Eagle Grove*† ...Wright	SYLVESTER FLYNN.
Earlham*† .....Madison	C. B. Johnson.
Earling*† .....Shelby	See Harlan.
Earlville*† .....Delaware	W. I. Millen.
Early*† .....Sac	See Sac City.
East Peru*† .....Madison	See St. Charles.
Eddyville*† .....Wapello	W. R. Nelson.
Edgewood*† .....Clayton	L. B. Blanchard.
Elberon*† .....Tama	E. P. Scrable.
Eldon*† .....Wapello	J. E. Varnum.
▲Eldora*† .....Hardin	H. L. HUFF.
Eldridge*† .....Scott	See Davenport.
Elgin*† .....Fayette	L. J. Paldo.
▲Elkader*† .....Clayton	W. A. Preston.
Elkport*† .....Clayton	See Elkader.
Elliott*† ...Montgomery	T. W. Craig.
Ellston*† .....Ringgold	See Diagonal.
Ellsworth*● ....Hamilton	See Webster City.
Elma*† .....Howard	H. L. Spaulding.
Emerson*† .....Mills	See Carson.
▲Emmetsburg*† Palo Alto	THOMAS O'CONNOR.
Epworth*† .....Dubuque	See Dubuque.
Essex*† .....Page	John S. Holland.
▲Estherville*† .....Emmet	MYERLY & BEVAN.
Everly*† .....Clay	M. Fell.
Exira*† .....Audubon	W. R. Copeland.
Fairbank*† .....Buchanan	See Independence.
▲Fairfield*† .....Jefferson	ROLLIN J. WILSON.
Farley*† .....Dubuque	See Dyersville.
Farmington*† Van Buren	W. D. McCORMICK.
Farnhamville*† .Calhoun	See Rockwell City.
Farragut*† .....Fremont	See Hamburg.
Fayette*† .....Fayette	T. D. Peterman.
Fenton .....Kossuth	See Algona.
Fertile* .....Worth	See Northwood.
Floyd*† .....Floyd	See Charles City.
Fonda*† .....Pocahontas	W. H. Healy.
Fontanelle*† .....Adair	Charles T. Launder.
▲Forest City*† Winnebago	L. O. HATCH.
Ft. Atkinson*† Win'esh'k	See Decorah.
▲Fort Dodge*† ...Webster	FRANK FARRELL.
▲Fort Madison*† ..... Lee	HENRY S. BUESCHER.
Foster*† .....Monroe	See Albia.
Fostoria*● ..... Clay	See Spencer.
Fredericksb'g*† Chick'w	See New Hampton.
Fremont*† .....Mahaska	See Oskaloosa.
Galt*† .....Wright	See Clarion.
Galva*† ..... Ida	C. B. Mote.
Garden Grove*● .Decatur	S. H. Amos.
Garner*† .....Hancock	Ramsey & Blackstone.
Garrison*† ..... Benton	See Vinton.
Garwin*† ..... Tama	R. P. Fitzgerald.
George*† ..... Lyon	L. Vogt.
Germania*† .....Kossuth	E. O. Fitz.
Gilman*† .....Marshall	See Marshalltown.
Gilmore City*† Pocahon's	L. E. England.
Gladbrook*† ..... Tama	G. L. Wilbur.
▲Glenwood*† .....Mills	E. B. WOODRUFF.
Glidden*† .....Carroll	K. W. Marean.
Goldfield*† .....Wright	W. C. Dewel.
Goodell*† .....Hancock	W. O. Butterfield.
Gowrie*† .....Webster	J. Y. STIER.
Graettinger*† ..Palo Alto	See Emmetsburg.
Grafton*† .....Worth	See Northwood.
Grand Junction*† Greene	W. W. Turner.
Grand River*† ..Decatur	See Leon.
Granville*† .....Sioux	See Orange City.
Gravity*† ..... Taylor	Charles Morris.
Gray*● .....Audubon	See Audubon.
Greeley*† .....Delaware	See Manchester.
Greene*† ..... Butler	E. W. Soesbe.
▲Greenfield*† .....Adair	J. A. STOREY.
Grimes*† .....Polk	See Des Moines.
Grinnell*† ....Poweshiek	HAINES & LYMAN.
Griswold*† ..... Cass	Bryant & Bryant.
▲Grundy Center*† Grundy	R. J. WILLIAMSON.
▲Guthrie Center*† Guthrie	JOHN W. FOSTER.
Guttenburg*● .... Clayton	W. C. Lewis.
Halbur*† .....Carroll	See Carroll.
Hamburg*† .....Fremont	Hammond & Stevens.
▲Hampton*† .....Franklin	JOHN M. HEMINGWAY.
Hancock*† Pottaw'tomie	See Avoca.
Hanlontown.....Worth	See Northwood.
Hardy*† ..... Humboldt	See Livermore.
▲Harlan*† .....Shelby	T. R. MOCKLER.
Harper*† .....Keokuk	See Sigourney.
Harris*† ..... Osceola	Dean & Belknap.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Hartley*† ..... O'Brien	J. T. CONN.
Hastings*† ..... Mills	See Glenwood.
Havelock*† .. Pocahontas	See Pocahontas.
Hawarden*† ..... Sioux	JOHN B. VAN DYKE.
Hawkeye*† ..... Fayette	Y. E. Dibble.
Hayfield*† ..... Hancock	See Garner.
Hazleton*† .... Buchanan	E. R. Prindle.
Hedrick*† ..... Keokuk	JOHN T. BROOKS.
Henderson*† ..... Mills	See Glenwood.
Holstein*† ..... Ida	R. H. Smith.
Hopkinton*† .. Delaware	See Delhi.
Hornick*† ... Woodbury	See Sioux City.
Hosper*† ..... Sioux	See Orange City.
Hubbard*† ..... Hardin	E. R. Seaton.
Hudson*† ... Black Hawk	See Waterloo.
Hull*† ..... Sioux	See Sheldon.
Humboldt*† .. Humboldt	PROUTY, COYLE & PROUTY.
Humeston*† ..... Wayne	Poston & Aten.
Huntington ..... Emmet	See Armstrong.
▲Ida Grove*† ..... Ida	HOMER S. BRADSHAW.
Imogene*† ..... Fremont	See Hamburg.
▲Independence*† Bucha'n	COOK & LEACH.
▲Indianola*† ..... Warren	O. C. BROWN.
Inwood*† ..... Lyon	See Rock Rapids.
Ionia*† ..... Chickasaw	See New Hampton.
Iowa City*† ..... Johnson	REMLEY, NEY & REMLEY.
Iowa Falls*† ..... Hardin	A. M. BRYSON.
Ireton*† ..... Sioux	S. H. Carr.
Irwin*† ..... Shelby	See Harlan.
Jamaica* ..... Guthrie	See Perry.
Janesville*† ..... Bremer	M. B. Dougherty.
▲Jefferson*† ..... Greene	OWEN LOVEJOY.
Jesup*† ..... Buchanan	James Dalton.
Jewell* ..... Hamilton	J. M. Blake.
Jolley*† ..... Calhoun	See Rockwell City.
Kalona*† ..... Washington	W. H. Palmer.
Kanawha ..... Hancock	See Britt.
Kamrar*† ..... Hamilton	See Webster City.
Kellerton*† .... Ringgold	W. W. Peasley.
Kellogg*† ..... Jasper	E. M. Ives.
Kensett*† ..... Worth	See Northwood.
Kent*† ..... Union	See Creston.
▲Keokuk*† ..... Lee	HAZEN I. SAWYER. Refers to Keokuk Savings Bank.
▲Keosauqua*† . Van Buren	W. B. COLLINS.
Keota*† ..... Keokuk	See Sigourney.
Keswick*† ..... Keokuk	See Sigourney.
Keystone*† ..... Benton	See Blairstown.
Kingsley*† .... Plymouth	John M. Wormley.
Kiron* ..... Crawford	See Denison.
Kirkman*† ..... Shelby	See Harlan.
Klemme*† ..... Hancock	See Garner.
Knowlton*† ... Ringgold	See Blockton.
▲Knoxville*† ..... Marion	G. W. Crozier.
Lacona*† ..... Warren	See Indianola.
Ladora*† ..... Iowa	See Marengo.
Lake City*† ..... Calhoun	HUTTISON & JACOBS.
Lake Mills*† . Winnebago	L. W. Torgeson.
Lake Park*† .. Dickinson	W. S. King.
Lake View*† ..... Sac	See Sac City.
Lamoni*† ..... Decatur	R. P. Olsen.
Lamont*† ..... Buchanan	See Independence.
Lamotte*† ..... Jackson	See Maquoketa.
Lansing*● ..... Allamakee	J. H. Trewin.
La Porte City*† Bl'k H'wk	S. T. Mears.
Larchwood*† ..... Lyon	W. T. Ryan.
Larrabee*† .... Cherokee	A. R. Molyneux.
Latimer*† ..... Franklin	See Hampton.
Laurens*† ... Pocahontas	J. H. ALLEN.
Lawler*† ..... Chickasaw	Wm. H. Parker.
Ledyard*† ..... Kossuth	See Algona.
Leeds*† ..... Woodbury	See Sioux City.
Lehigh*† ..... Webster	G. D. Thompson.
▲Le Mars*† ..... Plymouth	E. T. BEDELL.
Lenox*† ..... Taylor	A. J. Johnson.
▲Leon*† ..... Decatur	V. R. McGINNIS.
Leroy*† ..... Decatur	See Leon.
Lester* ● ..... Lyon	J. L. Mitchell.
Letts*† ..... Louisa	P. T. McVay.
Lewis*† ..... Cass	F. J. Macomber.
Lime Spring*† ... Howard	C. N. Flagler.
Linden*† ..... Dallas	See Adel.
Lineville*† ..... Wayne	J. F. Duff.
Linn Grove*† Buena Vista	C. L. Ward.
Lisbon*† ..... Linn	W. M. Whittemore.
Liscomb*† ..... Marshall	See Marshalltown.
Little Rock*† ..... Lyon	See Rock Rapids.
Little Sioux* .. Harrison	L. H. Bassett.
Livermore*† .. Humboldt	F. M. Miles.
▲Logan*† ..... Harrison	L. R. BOLTER & SONS.
Lohrville*† ..... Calhoun	William Towers.
Lone Rock ..... Kossuth	See Algona.
Lone Tree*† .... Johnson	See Iowa City.
Lorimor*† ..... Union	Wisdom & Shatto.
Lost Nation*† .... Clinton	See Clinton.
Lovilia*† ..... Monroe	See Albia.
Lowden*† ..... Cedar	D. D. McGillivray.
Lucas*† ..... Lucas	J. C. Baker, Jr.
Lu Verne*† ..... Kossuth	Charles W. Goodwin.
Lynnville*† ..... Jasper	Joseph Arnold.

Town and County.	Name.
Lyons*† ..... Clinton	See Clinton.
Macedonia*† Pot'w't'mie	J. C. Rayburn.
Madrid*† ..... Boone	J. W. Near.
Magnolia* ..... Harrison	See Logan.
Malcolm*† .... Poweshiek	H. E. Boyd.
Mallard*† ..... Palo Alto	See Emmetsburg.
Malvern*† ..... Mills	D. E. WHITFIELD.
▲Manchester*† .. Delaware	BRONSON & CARR.
Manilla*† ..... Crawford	See Denison.
Manly* ..... Worth	See Northwood.
Manning*† ..... Carroll	DOUGLAS ROGERS.
Manson*† ..... Calhoun	B. B. FOSTER.
Mapleton*† ..... Monona	Chrisman & Chrisman.
▲Maquoketa*† .... Jackson	C. W. FARR.
Marathon*†. Buena Vista	See Storm Lake.
Marble Rock*† ..... Floyd	C. F. Beelar.
Marcus*† ..... Cherokee	J. E. Jones.
▲Marengo*† ..... Iowa	THOMAS STAPLETON.
▲Marion*† ..... Linn	GIFFEN & YORIS.
Marne*† ..... Cass	See Atlantic.
▲Marshalltown*† Marshall	C. H. VAN LAW. Attorney for First National Bank.
Martinsburg*† .. Keokuk	See Sigourney.
▲Mason City*† . Cerro G'do	BLYTHE, MARKLEY & RINARD.
Masonville*† ... Delaware	See Manchester.
Massena*† ..... Cass	Temple & Temple.
Matlock*† ..... Sioux	See Orange City.
Maurice*† ..... Sioux	See Orange City.
Maxwell*† ..... Story	E. H. Addison.
Maynard*● ..... Fayette	See Oelwein.
McCallsburg*† ..... Story	F. B. Noble.
McGregor*† ..... Clayton	A. CHAPIN.
McIntire*† ..... Mitchell	See Riceville.
Mechanicsville*† .. Cedar	See Tipton.
Mediapolis*† . Des Moines	J. H. Scott.
Melbourne*† .... Marshall	See Marshalltown.
Melrose*† ..... Monroe	See Albia.
Menlo*† ..... Guthrie	See Stuart.
Meriden*† ..... Cherokee	See Cherokee.
Merrill*† ..... Plymouth	W. J. Lawrence.
Meservey*† . Cerro Gordo	See Mason City.
Miles*† ..... Jackson	See Sabula.
Milford*† ..... Dickinson	J. L. Bascom.
Miller*† ..... Hancock	See Garner.
Milo*† ..... Warren	G. W. Burgess.
Milton*† ..... Van Buren	See Keosauqua.
Minburn*† ..... Dallas	See Adel.
Minden*† Pottawattamie	John W. Crow.
Mingo*† ..... Jasper	See Newton
Missouri Valley*† Har's'n	C. W. KELLOGG.
Mitchell*† ..... Mitchell	See Osage.
Mitchellville*† ..... Polk	F. W. Swearingen.
Modale*† ..... Harrison	See Missouri Valley.
Mondamin*† ... Harrison	L. C. Brown.
Monona*† ..... Clayton	See Postville.
Monroe*† ..... Jasper	J. Kipp & Son.
▲Montezuma*† Poweshiek	CLARK & CLARK.
Monticello*† ..... Jones	M. W. HERRICK.
Montour*† ..... Tama	C. J. Stevens.
Moorhead* ..... Monona	See Onawa.
Moravia*† .... Appanoose	A. B. Horn.
Morning Sun*† ... Louisa	Courts & Curran.
Moulton*† ... Appanoose	J. R. Barkley.
Mount Auburn*† . Benton	See Vinton.
▲Mount Ayr*† .. Ringgold	FULLER BROS.
▲Mount Pleasant*† . Henry	J. C. McCOID.
Mount Union*† ... Henry	See Mount Pleasant.
Mount Vernon*● ..... Linn	Charles W. Kepler.
Moville*† ..... Woodbury	See Kingsley.
Murray*† ..... Clarke	A. B. Miller.
▲Muscatine*† .. Muscatine	JAYNE & HOFFMAN.
Mystic*† ..... Appanoose	K. E. LEIGHTON.
Nashua*† ..... Chickasaw	Springer, Clary & Yarger.
Nemaha ..... Sac	See Odebolt.
Neola*† .. Pottawattamie	J. G. Bardsley.
▲Nevada*† ..... Storey	GEORGE W. DYER.
New Albin*† . Allamakee	See Waukon.
Newell*† .... Buena Vista	I. W. Bane.
Newhall*† ..... Benton	See Blairstown.
▲New Hampton*† Ch'kasa	J. W. SANDUSKY.
New Hartford*† .. Butler	See Allison.
New Liberty*● ..... Scott	See Durant.
New London*† ..... Henry	L. W. Chrissinger.
New Market*† ..... Taylor	See Clarinda.
New Providence* . Hardin	See Eldora.
New Sharon*† . Mahaska	See Oskaloosa.
▲Newton*† ..... Jasper	W. G. CLEMENTS.
New Virginia*† .. Warren	W. J. Davidson.
Nichols*† ..... Muscatine	See West Liberty.
Nodaway*† ..... Adams	See Villisca.
Nora Springs*† ..... Floyd	Fred Hayes.
North English*† ..... Iowa	J. D. Butler.
▲Northwood*† ..... Worth	M. A. Zollinger.
Norwalk*† ..... Warren	See Indianola.
Norway*† ..... Benton	See Bellefontaine.
Oakland*† Pottawatt'mie	A. B. Johns.
Oakville*† ..... Louisa	See Wapello.
Ocheyedan*† .... Osceola	See Sibley.
Odebolt*† ..... Sac	W. A. Helsell.

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Town and County.	Name.
Oelwein*† .....Fayette	W. B. INGERSOLL.
Ogden*†.....Boone	E. M. Andrews.
Olds*† .....Henry	See Mt. Pleasant.
Olin*†.....Jones	B. J. Lancamp.
▲Onawa*†.....Monona	CHARLES E. UNDERHILL.
Onslow*†.....Jones	See Anamosa.
▲Orange City*†.....Sioux	G. W. PITTS.
Orient*†.....Adair	See Greenfield.
▲Osage*†.....Mitchell	GALEN F. HUMBERT.
▲Osceola*†.....Clarke	WILLIAM B. TALLMAN.
▲Oskaloosa*†.....Mahaska	W. W. HASKELL.
Ossian*†.....Winneshiek	M. J. Carter.
Oto*†.....Woodbury	Cutting & Willett.
Ottosen*†.....Humboldt	See Dakota.
▲Ottumwa*†.....Wapello	McELROY & McELROY, Refer to First and Ottumwa National Banks.
Oxford*†.....Johnson	P. R. Ford.
Oxford Junction*†Jones	O. J. Felton.
Packwood*†.....Jefferson	See Fairfield.
Panama*†.....Shelby	See Harlan.
Panora*†.....Guthrie	J. W. Morris.
Parkersburg*†.....Butler	Cartright, Arbuckle & Evans.
Parnell*†.....Iowa	See Williamsburg.
Paton*†.....Greene	See Jefferson.
Paullina*†.....O'Brien	David Algyer.
Pella*†.....Marion	P. H. BOUSQUET.
Percival*†.....Fremont	See Hamburg.
Perry*†.....Dallas	CARDELL & GIDDINGS.
Persia*†.....Harrison	See Avoca.
Peterson*†.....Clay	E. W. Fillmore.
Pierson*†.....Woodbury	See Correctionville.
Pilot Mound*†.....Boone	See Boone.
Pioneer†.....Humboldt	See Gilmore City.
Plainfield*†.....Bremer	See Waverly.
Pleasanton*†.....Decatur	See Leon.
Pleasantville*†...Marion	See Knoxville.
Plover*†.....Pocahontas	See Rolfe.
Plymouth*†Cerro Gordo	See Mason City.
▲Pocahontas*.Pocahontas	W. C. Ralston.
Pomeroy*†.....Calhoun	D. M. Kelleher.
Popejoy*†.....Franklin	J. H. Popejoy.
Portsmouth*†.....Shelby	See Harlan.
Postville*†...Allamakee	William Shepherd.
Prairie City*†.....Jasper	Clements & Arnold.
Prescott*†.....Adams	See Corning.
Preston*†.....Jackson	A. L. Bartholomew.
▲Primghar*†.....O'Brien	O. H. MONTZHEIMER.
Promise City*† .. Wayne	See Corydon.
Pulaski*†.....Davis	See Bloomfield.
Quimby*†.....Cherokee	See Cherokee.
Radcliffe*†.....Hardin	Frank H. Noble.
Randall*†.....Hamilton	See Webster City.
Randolph*†.....Fremont	See Sidney.
Redding*†.....Ringgold	J. M. Bellamy.
Redfield*†.....Dallas	See Adel.
▲Red Oak*†.Montgomery	R. W. BEESON.
Reinbeck*†.....Grundy	S. W. DeWolf.
Remsen*†.....Plymouth	E. S. Lloyd.
Renwick*†.....Humboldt	See Humboldt.
Rhodes*†.....Marshall	Thomas Watts.
Riceville*†.....Mitchell	B. N. Hendricks.
Richland*†.....Keokuk	P. L. Moorman.
Ridgeway*†Winneshiek	W. H. Klemme.
Ringsted.....Emmet	See Estherville.
Ripley*†.....Greene	See Perry.
Riverside*†Washington	See Washington.
Riverton*†.....Fremont	W. H. Norcutt.
Rockford*†.....Floyd	C. S. Moore.
▲Rock Rapids*†.....Lyon	E. Y. GREENLEAF.
Rock Valley*†.....Sioux	O. G. Reiniger.
Rockwell*†Cerro Gordo	Campbell & Kehoe.
▲Rockwell City*†Calhoun	M. W. FRICK.
Rodman*†.....Palo Alto	See Ruthven.
Rodney*†.....Monona	See Mapleton.
Roland*†.....Story	See Nevada.
Rolfe*†.....Pocahontas	S. H. Kerr.
Rowan*†.....Wright	See Clarion.
Rudd*†.....Floyd	See Charles City.
Russell*†.....Lucas	See Chariton.
Ruthven*●.....Palo Alto	WM. A. O'DONNELL.
Rutland*†.....Humboldt	See Dakotah.
Ryan*†.....Delaware	See Manchester.
Sabula*†.....Jackson	George E. Hilsinger.
▲Sac City*†.....Sac	MILES W. NEWBY.
Salem*†.....Henry	F. S. Bell.
Salix*†.....Woodbury	See Sioux City.
Sanborn*†.....O'Brien	J. A. WILLCOX.
Schaller*†.....Sac	A. P. SEARLE.
Schleswig.....Crawford	See Denison.
Scranton*†.....Greene	Clark & Cressler.
Sexton*†.....Kossuth	See Algona.
Seymour*†.....Wayne	See Corydon.
Shannon City*†...Union	See Creston.
Sharpsburg*.....Taylor	See Bedford.
Sheffield*†.....Franklin	C. F. Jonnston.
Shelby*†.....Shelby	W. S. Wickersham.
Sheldahl*†.....Polk	See Des Moines.
Sheldon*†.....O'Brien	BOIES & ROTH.
Shell Rock*†.....Butler	G. A. McIntyre.

Town and County.	Name.
Shellsburg*†.....Benton	See Vinton.
Shenandoah*†.....Page	W. P. FERGUSON.
▲Sibley*†.....Osceola	G. W. LISTER.
▲Sidney*†.....Fremont	W. E. Mitchell.
▲Sigourney*†.....Keokuk	C. M. BROWN.
Silver City*†.....Mills	See Glenwood.
Sioux Center*†.....Sioux	See Orange City.
▲Sioux City*†..Woodbury	QUICK & CARTER. Attorneys for Webb Bros. Co., Sioux City. Reference: Security National Bank. Notary in office.
Sioux Rapids*†.Buena V.	D. F. Johnson.
Slater*†.....Story	S. O. Wald.
Sloan*†.....Woodbury	W. D. Buckley.
Smithland*†..Woodbury	See Oto.
Solon*†.....Johnson	See Iowa City.
South English*†.Keokuk	See Sigourney.
▲Spencer*†.....Clay	CORY & BEMIS.
▲Spirit Lake*†..Dickinson	Cory, Arnold, & Everett.
Springville*●.....Linn	See Marion.
Stacyville*●.....Mitchell	See Osage.
Stanhope*†.....Hamilton	See Webster City.
Stanley*†.....Buchanan	See Independence.
St. Ansgar*†.....Mitchell	See Osage.
St. Anthony*†..Marshall	See Marshalltown.
Stanton*†..Montgomery	See Red Oak.
Stanwood*†.....Cedar	See Tipton.
State Center*†..Marshall	James Allison.
St. Benedict.....Kossuth	See Algona.
St. Charles*†.....Madison	C. F. Wood & Co.
SteamboatRock*†Hardin	See Eldora.
▲Storm Lake*†..Buena V.	A. D. BAILIE.
Story City*†.....Story	Bartlett & Slaughter.
Stratford*†.....Hamilton	See Webster City.
Strawberry Point*†¶Cl'n	A. R. Cole.
Struble*†.....Plymouth	See Le Mars.
Stuart*†.....Guthrie	F. O. HINKSON.
Sully*†.....Jasper	See Newton.
Sumner*†.....Bremer	W. R. McClure.
Superior*†.....Dickinson	See Spirit Lake.
Sutherland*†.....O'Brien	George F. Colcord.
Swaledale*†Cerro Gordo	See Mason City.
Swan*†.....Marion	E. Stout.
Swea City*†.....Kossuth	J. M. Dye.
Tabor*†.....Fremont	L. A. Hill.
Tama*†.....Tama	See Toledo.
Templeton*†.....Carroll	See Carroll.
Terril*.....Dickinson	See Spirit Lake.
Thompson*†...Winnebago	JOHN A. HYNDMAN.
Thor*†.....Humboldt	See Humboldt.
Thornburg*†.....Keokuk	See Sigourney.
Thornton*†Cerro Gordo	Cliggett & Rule.
Thurman*.....Fremont	See Sidney.
Tingley*†.....Ringgold	See Mt. Ayr.
▲Tipton*†.....Cedar	WRIGHT & WRIGHT.
Titonka.....Kossuth	E. J. Berry.
▲Toledo*†.....Tama	STRUBLE & STIGER.
Traer*†.....Tama	Endicott & Pratt.
Tripoli*†.....Bremer	See Waverly.
Truro*†.....Madison	See New Virginia.
Union*†.....Hardin	E. W. Lundy.
University Place*..Polk	See Des Moines.
Urbana*.....Benton	Fred Wyckoff.
Ute*†.....Monona	Richard & McMaster.
Vail*†.....Crawford	M. V. O'Hare.
Valley Junction*†..Polk	Herman Raaz.
Van Horne*†.....Benton	See Blairstown.
Vanmeter*†.....Dallas	See Adel.
Van Wert*†.....Decatur	See Garden Grove.
Ventura.....Cerro Gordo	See Mason City.
Victor*†.....Iowa	T. A. Victor.
Villisca*†..Montgomery	F. P. GREENLEE.
Vincent*†.....Webster	See Ft. Dodge.
▲Vinton*†.....Benton	CATO SELLS.
Volga*†.....Clayton	See Elkader.
Walcott*†.....Scott	See Davenport.
Walker*†.....Linn	See Marion.
Wallingford*†.....Emmet	L. Woods.
Wall Lake*†.....Sac	A. B. Barclay.
Walnut*†Pottawattamie	O. Mosher.
▲Wapello*†.....Louisa	ARTHUR SPRINGER.
▲Washington*†.Wash'ton	MARSH W. BAILEY.
Washta*†.....Cherokee	H. L. Loft.
▲Waterloo*†.Black Hawk	MULLAN & PICKETT.
Watkins*†.....Benton	See Marengo.
Waucoma*.....Fayett	J. B. Rockwood.
▲Waukon*†...Allamakee	D. J. MURPHY.
▲Waverly*†.....Bremer	J. Y. HAZLETT.
Wayland*†.....Henry	See Mt. Pleasant.
Webb.....Clay	See Spencer.
▲Webster City*†Hamilton	A. N. BOEYE.
Weldon*†.....Decatur	See Leon.
Wellman*†.Washington	H. G. Moore.
Wellsburg*†.....Grundy	See Grundy Center.
Wesley*†.....Kossuth	Bonar & Fellows.
West Bend*†..Palo Alto	G. C. Hoover.
West Branch*†.....Cedar	George C. Hoover.
Westfield*.....Plymouth	J. C. Button.
Westgate*†.....Fayette	See Oelwein.

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Town and County.	Name.
West Liberty*•†.Muscat'e	J. E. McINTOSH.
West Mitchell*•. Mitchell	See Osage.
West Point*•† ..... Lee	See Fort Madison.
West Side*•†.... Crawford	John C. Suler.
▲West Union*•†....Fayette	AINSWORTH & AINSWORTH.
What Cheer*•†....Keokuk	T. C. LEGOE.
Wheatland*•†.....Clinton	Carroll Bros.
Whiting*•† .....Monona	A. M. Bowen.
Whittemore*•†.. Kossuth	Welt Miller.
Whitten*•†..... Hardin	See Eldon.
Williams*•†.....Hamilton	Gade Bros.
Williamsburg*•†.... Iowa	THOMAS & THOMAS.
Wilton Jc*.....Muscatine	E. P. Ingham.
Winfield*•†.....Henry	B. B. Lindly.
▲Winterset*•†.....Madison	FREDERICK MOTT.
Winthrop*•†... Buchanan	See Independence.
Wiota*•† .....Cass	See Atlantic.
Woden .....Hancock	William Doolittle.
Woodbine*•†....Harrison	H. F. Johns.
Woodburn*•†.....Clarke	See Osceola.
Woodward*•†.....Dallas	See Perry.
Woolstock*•† .....Wright	L. W Tyrrell.
Worthington*•†.Dub'que	See Farley.
Wyoming*•†.....Jones	W. I. CHAMBERLAIN.
Yale*•† ..... Guthrie	I. C. Sheets.
Yarmouth*•†.Des Moines	See Medlapolis.
Zearing*•† .....Story	See Nevada.

KANSAS.

Town and County.	Name.
▲Abilene*•†..... Dickinson	H. L. HUMPHREY.
Admire*•† ..... Lyon	Fremont Miller.
Allen*•†..... Lyon	Will Wayman.
▲Alma*•†..... Wabaunsee	J. B. BARNES.
Almena*•†..... Norton	See Norton.
Alton*•†..... Osborne	Brown & Goddard.
Altoona*•†..... Wilson	R. O. Graham.
▲Anthony*•†..... Harper	H. LLEWELYN JONES.
Arcadia*•† .....Crawford	O. S. Henderson.
Argentine*•†..Wyandotte	See Kansas City, Mo.
Argonia*•†..... Sumner	E. W. Springer.
Arkansas City*•†.Cowley	NORMAN BARKER.
Arlington*•† .....Reno	Austin O. Hays.
▲Ashland*•†.....Clark	H. J. Bone.
▲Atchison*•†.....Atchison	WAGGENER, HORTON & ORR. Refer to The First National Bank of Chicago; Exchange National Bank, Atchison.
Athol*•†..... Smith	See Smith Center.
Attica*•†.....Harper	J. D. Bradley.
▲Atwood*•† .....Rawlins	J. P. Noble.
Augusta*•†.....Butler	See El Dorado.
Axtell*•† .....Marshall	See Marysville.
Baileyville*•† ....Nemaha	See Seneca.
Baldwin*•†.....Douglas	See Lawrence.
Barnard*•† .....Lincoln	See Lincoln.
Barnes*•†....Washington	See Washington.
Baxter Springs*•†Chero'e	W. H. Hornor.
Beattie*•† .....Marshall	S. B. Berry.
Belle Plaine*•† ...Sumner	Forney & Wilson.
▲Belleville*•†.....Republic	B. T. Bullen.
▲Beloit*•†. .....Mitchell	FRANK A. LUTZ.
Bennington*•† ....Ottawa	See Minneapolis.
Bern*•†..... Nemaha	See Seneca.
Blue Mound*•† .....Linn	C. F. Nessley.
Blue Rapids*•† ..Marshall	H. A. Russell.
Bluff City*•† .....Harper	See Anthony.
Bonner Springs*Wy'nd'te	J. A. Blackman.
Bronson*•† ..... Bourbon	D. E. Earl.
Bucklin*•† .....Ford	See Dodge City.
Buffalo*•†.....Wilson	See Yates Center.
Burden*•†.....Cowley	S. J. Day.
Burlingame*•† .....Osage	J. T. PRINGLE.
▲Burlington*•†.....Coffey	E. N. CONNAL.
Burr Oak*•† .....Jewell	D. J. Coy.
Burrton*•†.....Harvey	W. L. Dailey.
Bushton*•†.....Rice	G. F. Hauser.
Caldwell*•†.....Sumner	BURNETT & SIMONS.
Caney*•† ....Montgomery	Porter & Barr.
Canton*•†.....McPherson	See McPherson.
Carbondale*•†.....Osage	C. T. Neihart.
Cawker City*•†..Mitchell	Clark A. Smith.
Cedar Vale*•†Chautauqua	William P. Lynch.
Centralia*•†.....Nemaha	P. L. Burlingame.
Chanute*•† .....Neosho	JOHN J. JONES.
Chapman*•†...Dickinson	See Abilene.
Chase*•† ..... Rice	See Lyons.
Cheney*•† .....Sedgwick	See Wichita.
Cherokee*•†....Crawford	E. A. Perry.
Cherryvale*•† .Montg'ery	J. W. Holdren.
Chetopa*•† .....Labette	A. R. Bell.
▲Cimarron*•†.....Gray	William Hoover.
Circleville*•†.....Jackson	See Holton.
Claflin*•† .....Barton	See Great Bend.
▲Clay Center*•† .....Clay	GEORGE M. MILEY.
Clearwater*•†..Sedgwick	See Wichita.
Clifton*•†....Washington	Hamilton & Harmon.
Clyde*•† .....Cloud	C. W. VAN DE MARK.
Coffeyville*•†..Montg'ery	DOOLEY & KEITH.
▲Colby*•†.....Thomas	C. L. WILSON.
▲Coldwater*•†..Comanche	C. M. Myers.
Colony*•†.....Anderson	M. A. Carmichael.
▲Columbus*•† ...Cherokee	C. A. McNEILL.
Colwich*•† ....Sedgwick	George W. Steenwood.
▲Concordia*•† .....Cloud	PULSIFER & ALEXANDER.
Conway Springs*•†.Sum'r	See Wellington.
Corning*•† .....Nemaha	See Seneca.
▲Cottonwood Falls*•†.Ch'e	F. A. MECKEL.
▲Council Grove*•† .Morris	E. S. BERTRAM.
Courtland*•†....Republic	C. A. Kimball.
Cuba*•† .....Republic	John Brown.
Delphos*•†.....Ottawa	J. W. Barker.
Dentonville*•†.Doniphan	See Troy.
Dexter*•† .....Cowley	J. H. Watkins.
▲Dighton*•† .....Lane	J. S. SIMMONS.
▲Dodge City*•† .....Ford	REEVES & KIRKPATRICK.
Douglass*•†.....Butler	W. P. Knote.
Downs*•† .....Osborne	J. A. Travers.
Dunlap*•†.....Morris	J. B. Lamb.
Edgerton*.....Johnson	See Olathe.
Edna*•†.....Labette	J. S. Hileman & Son.
Effingham*•†....Atchison	See Atchison.
▲Eldorado*•†..... Butler	H. W. SCHUMACHER.
Elk City*•†.Montgomery	S. H. Piper.
Ellinwood*•† ..... Barton	J. F. Dunn.
Ellis*•† .....Ellis	See Hays.
▲Ellsworth*•† ...Ellsworth	IRA E. LLOYD.
Elmdale*•† .....Chase	See Cottonwood Falls.
Elsmore*•† .....Allen	See Iola.
▲Emporia*•†.....Lyon	J. HARVEY FRITH.
Enterprise*•† . Dickinson	See Abilene.
▲Erie*•† .....Neosho	J. L. DENISON.
Eskridge*•† .. Wabaunsee	J. J. Mitchell.
Eudora*•†.....Douglas	O. G. Richards.
Eureka*•† ....Greenwood	FULLER & JACKSON.
Everest*•†.....Brown	R. C. Jones.
Fairview*•† .....Brown	Newton & Newton.
Fall River*•† .Greenwood	See Fredonia.
Florence*•† .....Marion	See Marion.
▲Fort Scott*•†....Bourbon	DILLARD & HULETT, Attorneys for Bank of Fort Scott.
Frankfort*•† ....Marshall	Gregg & Gregg.
Frederick*•†.....Rice	See Lyons.
▲Fredonia*•†..... Wilson	WILLITS & COOPER.
Fulton*•†.....Bourbon	J. A. Pritz.
Galena*•† ..... Cherokee	A. S. WILSON.
▲Garden City*•†....Finney	H. F. Mason.
Gardner*•†.....Johnson	See Olathe.
▲Garnett*•†.....Anderson	NOAH L. BOWMAN.
Gaylord*•† .....Smith	E. J. Blake.
Geneseo*•† ..... Rice	See Lyons.
▲Girard*•†..... Crawford	B. S. GAITSKILL.
Glasco*•†..... Cloud	See Concordia.
Glen Elder*•†....Mitchell	See Beloit.
Goffs*•†.....Nemaha	See Seneca.
▲Goodland*•†..... Sherman	E. F. MURPHY.
▲Gove* ..... Gove	O. B. Jones.
▲Great Bend*•†.....Barton	F. V. RUSSELL.
Greeley*•†.....Anderson	See Garnett.
Green*•†..... Clay	See Clay Centre.
Greenleaf*•†. Washington	W. P. Mudgett.
▲Greensburg*•†.....Kiowa	JOHN W. DAVIS.
Grenola*•†..... Elk	J. T. Lauter.
Gypsum*•†..... Saline	William Meneley.
Haddam*•†.. Washington	R. O. Woody.
Halstead*•†..... Harvey	See Newton.
Hamlin*•† ..... Brown	See Hiawatha.
Hanover*•† . Washington	H. R. Fulton.
Harper*•†..... Harper	Washbon & Washbon.
Hartford*•†..... Lyon	See Emporia.
Hartland*•†.....Kearney	See Garden City.
Haven*•†..... Reno	See Hutchinson.
Havensville*•†. Potta'mie	T. J. Richardson.
▲Hays*•†..... Ellis	REEDER & REEDER.
Hazelton*•† ..... Barber	W. C. Alford.
Herington*•†.. Dickinson	THORNTON COOKE.
Herndon*•†..... Rawlins	See Atwood.
▲Hiawatha*•† ..... Brown	MEANS & SMITH.
Highland*†..... Doniphan	JAMES L. ALLEN.
▲Hill City*•†.....Graham	F. D. Turck.
Hillsboro*•†..... Marion	See Marion.
Hoisington*•†..... Barton	J. B. Prose.
Hollenberg*•† Washin'ton	J. T. Thompson.
Hollyrood*•†...Ellsworth	See Ellsworth.
▲Holton*•†.....Jackson	J. S. KENOYER.
Hope*•†.....Dickinson	See Abilene.
Horace*•†..... Greeley	See Tribune.
Horton*•†..... Brown	MEANS & SMITH.
▲Howard*•†..... Elk	John Marshall.
▲Hoxie*•†.....Sheridan	W. F. SCHULTHEIS.
▲Hugoton*.....Stevens	A. W. Martin.
Humboldt*•†.....Allen	G. A. Amos.
Huron*•†.....Atchison	G. W. Stahler.
▲Hutchinson*•† ..... Reno	WHITELAW & ROSE.
Idana*•†..... Clay	See Clay Centre.
▲Independence*•† Montg'y	W. N. BANKS.
Inman*•†..... McPherson	See McPherson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
▲Iola*•† ..... Allen	OSCAR FOUST & SON.
Irving*•† ..... Marshall	See Marysville.
Jamestown*•† ..... Cloud	F. E. Lane.
Jewell*•..... Jewell	D. L. Palmer.
▲Johnson*..... Stanton	See Ulysses.
▲Junction City*•† ... Geary	W. S. ROARK.
▲Kansas City*•† Wyandotte	MILLER, BUCHAN & MORRIS.
Kensington*•† ..... Smith	J. T. Reed.
Kincaid*•† ..... Anderson	S. D. Whittington.
▲Kingman*•† .... Kingman	JOHN E. LYDECKER.
▲Kinsley*•† ..... Edwards	W. N. Beezley.
Kiowa*•† ..... Barber	A. L. Herr.
Kirwin*•† ..... Phillips	W. H. HOLMES.
▲La Crosse*•† ..... Rush	H. L. Anderson.
La Cygne*•† ..... Linn	M. F. Leasure.
La Harpe*•† ..... Allen	See Humboldt.
▲Lakin*•† ..... Kearney	Thorpe & Hoskinson.
Lancaster*•† .... Atchison	See Atchison.
Lane*•† ..... Franklin	L. C. Crittendon.
▲Larned*•† ..... Pawnee	W. H. VERNON.
▲Lawrence*•† ..... Douglas	BROWNELL & POEHLER.
▲Leavenworth*•† Leaven'h	N. E. VAN TUYL. Refers to any bank in the city.
Lebanon*•† ..... Smith	Jas. R. Lewis.
Lebo*•† ..... Coffey	E. R. Evans.
Lehigh*•† ..... Marion	See Marion.
Lenora*•† ..... Norton	H. R. Tillotson.
Leon*•† ..... Butler	Thomas A. Word.
Leona*•† ..... Doniphan	See Troy.
Leonardville*•† ..... Riley	See Manhattan.
▲Leoti*•† ..... Wichita	W. B. Washington.
Le Roy*•† ..... Coffey	C. T. High.
▲Liberal*•† ..... Seward	J. W. Campbell.
▲Lincoln*•† ..... Lincoln	George D. Abel.
Lindsborg*•† . McPherson	JOHN F. HANSON.
Linn*•† ..... Washington	See Clifton.
Little River*•† ..... Rice	See Lyons.
Logan*•† ..... Phillips	T. M. SULLIVAN.
Long Island*•† ... Phillips	Giffen Culbertson.
Longton*•† ..... Elk	W. C. Boone.
Lost Springs•† ..... Marion	See Marion.
Louisburg*•† ..... Miami	See Paola.
Lucas*..... Russell	J. C. Ruppenthal, Jr.
▲Lyndon*•† ..... Osage	J. H. Stavely.
▲Lyons*•† ..... Rice	O. E. HOPKINS.
Macksville*•† .... Stafford	See St. Johns.
Madison*•† .. Greenwood	S. F. Wicker.
▲Manhattan*•† ..... Riley	SAMUEL KIMBLE.
▲Mankato*•† ..... Jewell	T. S. Kirkpatrick.
▲Marion*•† ..... Marion	THOMAS O. KELLEY.
Marquette*•† . McPherson	J. F. Hanson.
▲Marysville*•† .... Marshall	JOHN A. BROUGHTEN.
McCracken*•† ..... Rush	See La Crosse.
McCune*•† ..... Crawford	H. M. Ford.
McDonald*•† ..... Rawlins	See Atwood.
McLouth*•† ..... Jefferson	W. D. Daniels.
▲McPherson*•† McPherson	GEO. W. ALLISON.
▲Meade*•† ..... Meade	Louis Boehler.
▲Medicine Lodge*•† Barb'r	A. L. NOBLE.
▲Melvern*•† ..... Osage	I. Farley.
Meriden*•† ..... Jefferson	See Oskaloosa.
Miltonvale*•† ..... Cloud	John W. Shay.
▲Minneapolis*•† .... Ottawa	J. C. MURPHY.
Moline*•† ..... Elk	J. K. Glasscock.
Moran*..... Allen	See Iola.
Morganville*•† ..... Clay	See Clay Centre.
Morrill*•† ..... Brown	Nathan Jones.
▲Mound City*•† ..... Linn	JOHN C. CANNON.
Moundridge*•† McPhers'n	See McPherson.
Mound Valley*•† Labette	Graham & Beggs.
Mount Hope*•† Sedgwick	G. C. Robbins.
Mulvane*•† ..... Sumner	See Wichita.
Muscotah*•† .... Atchison	Seneca Heath.
Narka*•† ..... Republic	B. H. Speer.
Neodesha*•† ..... Wilson	E. D. MIKESELL.
Neosho Falls*•† Woodson	E. Q. Stillwell.
▲Ness City*•† ..... Ness	A. H. Faulks.
Netawaka*•† ..... Jackson	Andrew Neal.
▲Newton*•† ..... Harvey	PETERS & NICHOLSON.
Nickerson*•† ..... Reno	See Hutchinson.
Norcatur*•† ..... Decatur	R. D. Gaston.
North Topeka*•† Shawnee	See Topeka.
▲Norton*•† ..... Norton	L. H. WILDER.
Nortonville*•† .. Jefferson	L. F. Randolph.
Norwich*•† ..... Kingman	See Kingman.
Oakley*•† ..... Logan	K. E. Willcockson.
▲Oberlin*•† ..... Decatur	TULLY SCOTT.
Oketo*•† ..... Marshall	See Marysville.
▲Olathe*•† ..... Johnson	PARKER & HAMILTON.
Olsburg*•† . Pottawatomie	See Westmoreland.
Onaga*•† .. Pottawatomie	J. W. Dunn.
Oneida*•† ..... Nemaha	H. L. Wikoff.
Osage City*•† ..... Osage	R. C. Heizer.
Osawatomie*•† ..... Miami	See Paola.
▲Osborne*•† ..... Osborne	SMITH & NICHOLAS.
▲Oskaloosa*•† ... Jefferson	MORSE & CASEBIER.
▲Ottawa*•† ..... Franklin	M. E. WILLIAMS.
Overbrook*•† ..... Osage	JOHN W. DeFORD.
Oxford*•† ..... Sumner	See Lyndon.
Palmer*•† ... Washington	See Clifton.
▲Paola*•† ..... Miami	B. T. RILEY.
Parker*•† ..... Linn	See Iola.
Parsons*•† ..... Labette	E. O. ELLIS.
Pawnee Rock*•† .. Barton	J. W. Ratcliffe.
Peabody*•† ..... Marion	C. M. Clark.
Perry*•† ..... Jefferson	A. D. Haynes.
▲Phillipsburg*•† ... Phillips	C. A. Lewis.
Pittsburg*•† ... Crawford	CAMPBELL & CAMPBELL.
Plainville*•† ..... Rooks	See Stockton.
Pleasanton*•† ..... Linn	Blue & Riggs.
Pomona*•† ..... Franklin	See Ottawa.
Powhattan*•† ..... Brown	See Hiawatha.
▲Pratt*•† ..... Pratt	J. Q. THOMPSON.
Pretty Prairie*•† .... Reno	See Hutchinson.
Quenemo*•† ..... Osage	C. H. Leonard.
Quinter*•..... Gove	See Gove City.
Randall*•† ..... Jewell	See Mankato.
Randolph*•† ..... Riley	See Manhattan.
Republic*•† ..... Republic	See Scandia.
Reserve*•† ..... Brown	See Hiawatha.
▲Richfield*† ..... Morton	G. Porter Craddock.
Richland*•† ..... Shawnee	See Rossville.
Richmond*•† .... Franklin	See Ottawa.
Riley*•† ..... Riley	J. B. Rairden.
Robinson*•† ..... Brown	F. M. Pearl.
Rossville*•† ..... Shawnee	See North Topeka.
▲Russell*•† ..... Russell	J. C. Ruppenthal
▲Russell Springs*... Logan	Charles L. Kagey.
Sabetha*•† ..... Nemaha	Nathan Jones.
▲Salina*•† ..... Saline	R. A. LOVITT.
▲Santa Fe*..... Haskell	See Ulysses.
Scandia*•† ..... Republic	J. P. Haton.
▲Scott*•† ..... Scott	T. A. JENKINS.
▲Sedan*•† ..... Chautauqua	Fitzpatrick & Shukera.
Sedgwick*•† ..... Harvey	C. L. Foster.
▲Seneca*•† ..... Nemaha	S. K. WOODWORTH.
Severance*•† .. Doniphan	W. H. H. Curtis.
Severy*•† .... Greenwood	See Eureka.
▲Sharon Springs*•† Wallace	B. G. Hurlbert.
Simpson*..... Mitchell	See Beloit.
▲Smith Center*•† ... Smith	L. C. Uhl.
Soldier*•† ..... Jackson	V. H. McDonald.
Solomon*•† ... Dickinson	See Abilene.
South Haven*•† .. Sumner	Austin Aikins.
Spring Hill*•† .... Johnson	See Olathe.
Stafford*•† ..... Stafford	C. G. WEBB.
Sterling*•† ..... Rice	FRED P. GREEN.
▲St. Francis*•† .. Cheyenne	J. L. Finley.
▲St. John*•† ..... Stafford	Moseley & Dixon.
St. Mary's*•† . Pottawato'e	G. W. Mackay.
St. Paul*†..... Neosho	See Erie.
▲Stockton*•† ..... Rooks	W. B. HAM.
Strong*•† ..... Chase	See Cottonwood Falls.
Summerfield*•† . Marshall	T. J. Madden.
Sylvan Grove*•† . Lincoln	H. W. Rahmeier.
Sylvia*•† ..... Reno	See Hutchinson.
▲Syracuse*•† ..... Hamilton	U. T. Tapscott.
Tescott*•† ..... Ottawa	See Minneapolis.
Thayer*•† ..... Neosho	S. W. Brewster.
Tonganoxie*•† Leavenw'h	S. J. McNaughton.
¶▲Topeka*•† ..... Shawnee	MILTON BROWN, Crawford Bldg. Collections, deposits, and general practice.
" ..... "	ROSSINGTON, SMITH & HISTED. Attorneys for First National Bank and Merchants National Bank.
" ..... "	J. G. SLONECKER. Attorney for the Topeka Milling Co., and Topeka Railway Co.
" ..... "	VALENTINE, GODARD & VALENTINE, Real Estate Bldg. General law practice.
Toronto*•† ..... Woodson	F. M. Sutton.
▲Tribune*•† ..... Greeley	W. M. Glenn.
▲Troy*•†..... Doniphan	C. C. Camp.
Turon*•† ..... Reno	M. H. Potter.
Udall*•† ..... Cowley	See Winfield.
▲Ulysses*† ..... Grant	T. W. Marshall.
Valley Falls*•† . Jefferson	G. W. McCAMMON.
Vermillion*•† ... Marshall	See Frankfort.
Vliets*•† ..... Marshall	See Frankfort.
▲WaKeeney*•† ..... Trego	Allen Cox.
Wakefield*•† ..... Clay	See Clay Centre.
Walnut*•† ..... Crawford	See Girard.
Wamego*•† . Pottawato'e	D. V. Sprague.
▲Washington*•† . Wash't'n	CHARLES SMITH.
Waterville*•† .... Marshall	E. A. Berry.
Wathena*•† .... Doniphan	See Troy.
Waverly*•† ..... Coffey	H. L. COOPER.
Weir*•† ..... Cherokee	M. F. Compton.
▲Wellington*•† .. Sumner	C. E. ELLIOTT.
Wellsville*•† .... Franklin	T. J. Gregory.
▲Westmoreland*. Pottaw'e	Hick & Badgley.
Westphalia*•† . Anderson	See Garnett.
Wetmore*•† ..... Nemaha	M. DeForest.
Wheaton*•† Pottawato'ie	See Onaga.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
White City*† ..... Morris	O. L. McKillip.
White Cloud*† Doniphan	A. S. Brewster.
Whitewater*† ..... Butler	P. E. Ashenfelter.
Whiting*† ..... Jackson	See Holton.
▲Wichita*† ..... Sedgwick	HOUSTON & BROOKS. Attorneys for Kansas National Bank.
" ..... "	THORNTON W. SARGENT. Refers to Kansas National Bank.
Williamsburg*† Franklin	J. R. Finley.
Willis*† ..... Brown	Jesse Henney.
Wilson*† ..... Ellsworth	See North Coover.
Winchester*† . Jefferson	See Valley Falls.
▲Winfield*† ..... Cowley	HACKNEY & LAFFERTY.
▲Yates Center*† Woodson	S. C. HOLMES.

KENTUCKY.

Town and County.	Name.
Adairville*† ..... Logan	J. B. Grubbs.
▲Albany* ..... Clinton	M. L. Jarvis.
▲Alexandria* .... Campbell	See Newport.
Allensville*† ..... Todd	R. F. Allensworth.
Ashland*† ..... Boyd	D. W. STEELE, JR.
Auburn*† ..... Logan	See Russellville.
Augusta*† ..... Bracken	Geo. Doniphan.
Bagdad*• ..... Shelby	See Shelbyville.
▲Barboursville*† .... Knox	S. B. Dishman.
▲Bardstown*† ..... Nelson	JOHN S. KELLEY.
▲Bardwell*† ..... Carlisle	J. E. Bridgwater.
Beard*• ..... Oldham	See La Grange.
▲Beattyville*† ..... Lee	H. H. HARRIS.
Beaver Dam*† ..... Ohio	See Hartford.
▲Bedford* ..... Trimble	L. F. Zerfoss.
▲Benton*† ..... Marshall	J. W. Dycus.
Berry*† ..... Harrison	See Cynthiana.
Bloomfield*† ..... Nelson	See Bardstown.
▲Booneville* ..... Owsley	C. W. Hogg.
▲Bowling Green*† Warren	MITCHELL & DU BOSE.
▲Brandenburg* ..... Meade	J. H. Trent, Jr.
▲Brookville*• ..... Bracken	H. P. Willis.
▲Brownsville* .. Edmonson	James S. Lay.
Burgin*† ..... Mercer	W. T. Ewing.
▲Burkesville* Cumberland	Sandidge & Sandidge.
▲Burlington*† ..... Boone	F. Riddell.
Burnside* ..... Pulaski	See Somerset.
Butler*† ..... Pendleton	See Falmouth.
▲Cadiz* ..... Trigg	FENTON SIMS.
▲Calhoun* ..... McLean	William B. Noe.
Campbellsburg*† .. Henry	See New Castle.
▲Campbellsville*† .. Taylor	J. R. Robinson.
▲Campton* ..... Wolfe	A. H. Stamper.
Caneyville*† .... Grayson	N. C. Tilford.
▲Carlisle*† ..... Nicholas	Thomas Owens.
▲Carrollton*• ..... Carroll	WINSLOW & WINSLOW.
▲Catlettsburg*† ..... Boyd	Thomas R. Brown.
Cave City*† ..... Barren	J. Robert White.
Central City*† . Muhl'berg	J. Y. Thomas, Jr.
Clay City*† ..... Powell	See Stanton.
▲Clinton*† ..... Hickman	J. M. BRUMMAL & SON.
Cloverport*† Breck'ridge	J. R. Skillman.
Columbia* ..... Adair	Baker & Winfrey.
Columbus*† .... Hickman	See Clinton.
Corbin*† ..... Whitley	See Williamsburg.
Corinth*† ..... Grant	See Williamstown.
Corydon*† .... Henderson	Merritt & Alvis.
Covington*† ..... Kenton	ERNST & CASSATT. Refer to German National Bank.
" ..... "	FURBER & JACKSON. Refer to Farmers & Traders National Bank.
Crittenden*† ..... Grant	B. F. Menefee.
▲Cynthiana*† .... Harrison	EVANS & PETERSON.
▲Danville*† ..... Boyle	R. T. QUISENBERRY.
Dawson Springs* Hopkins	See Madisonville.
▲Dixon* ..... Webster	F. M. Baker.
Dry Ridge*† ..... Grant	J. G. Blackburn.
▲Eddyville*† ..... Lyon	T. J. Watkins.
▲Edmonton* ..... Metcalfe	J. C. Muncie.
▲Elizabethtown*† . Hardin	S. H. BUSH.
▲Elkton*† ..... Todd	JAMES R. MALLORY.
Eminence*† ..... Henry	J. C. Gordon.
Erlanger*† ..... Kenton	S. M. Adams.
Fairfield* ..... Nelson	See Bardstown.
▲Falmouth*† ... Pendleton	L. T. Applegate.
▲Flemingsburg*† Fleming	J. H. Power.
Fordsville*† ..... Ohio	See Hartford.
¶▲Frankfort*† .. Franklin	D. W. & JOHN B. LINDSEY.
▲Franklin*† ..... Simpson	A. S. WALKER.
▲Frenchburg ..... Menifee	L. T. Hovermale.
Fulton*† ..... Fulton	Ed. Thomas.
▲Georgetown*† ..... Scott	VICTOR F. BRADLEY.
Germantown* ... Bracken	See Brookville.
Ghent*• ..... Carroll	James O. Bersatt.
▲Glasgow*• ..... Barren	W. L. Porter.
Glencoe*† ..... Gallatin	See Warsaw.
▲Grayson*† ..... Carter	H. D. Gregory.
▲Greensburg*† ..... Green	W. F. CANTRILL.
▲Greenup*† ..... Greenup	W. F. Worthington.
▲Greenville*† Muhlenberg	Wickliffe & Johnson.
Guthrie*† ..... Todd	See Elkton.
Hanson*• ..... Hopkins	See Madison.
▲Hardinsburg*† . Bre'ridge	Morris Eskridge & Son.
▲Harlan* ..... Harlan	B. M. Lee.
▲Harrodsburg*† .... Mercer	W. W. STEPHENSON.
▲Hartford* ..... Ohio	J. S. GLENN.
▲Hawesville*† ... Hancock	G. D. Chambers.
▲Hazard* ..... Perry	John Baker.
▲Henderson*† . Henderson	YEAMAN & YEAMAN.
▲Hickman*† ..... Fulton	A. W. Lindsay.
▲Hindman* ..... Knott	W. W. Baker.
▲Hodgensville*† .. La Rue	D. H. Smith.
▲Hopkinsville*† . Christian	FRANK RIVES.
Horse Cave*† ..... Hart	See Munfordville.
Hustonville* ..... Lincoln	See Stanford.
▲Hyden* ..... Leslie	J. M. Bicknell.
▲Independence* .... Kenton	JOHN L. VEST.
▲Irvine*† ..... Estell	Ridell & Ridell.
Irvington*† Breck'ridge	See Hardinsburg.
▲Jackson*† ..... Breathitt	G. W. FLEENOR.
▲Jamestown* ..... Russell	Meadows & Garnett.
Jonesville* ..... Owen	See Owenton.
Kelsey* ..... Caldwell	See Princeton.
Kuttawa*† ..... Lyon	Molloy & Utley.
Lafayette* ..... Christian	See Hopkinsville.
▲LaGrange*† ..... Oldham	A. T. Ladd.
▲Lancaster*† ..... Garrard	Wm. Herndon.
▲Lawrenceburg*† And'son	F. R. FELAND.
▲Lebanon*† ..... Marion	J. McCHORD.
Lebanon Junc.*† . Bullitt	Robert Zimmerman.
▲Litchfield*† ..... Grayson	J. S. Wortham.
Lewisburg*† ..... Logan	J. C. Sneed.
Lewisport*† .... Hancock	B. H. Poindexter.
▲Lexington*† ..... Fayette	THORNTON & KERR, Attorneys for Second National Bank.
▲Liberty* ..... Casey	Stone & Stone.
Livermore*† ..... McLean	See Calhoun.
▲London*† ..... Laurel	W. S. JACKSON.
▲Louisa*† ..... Lawrence	A. J. Garred.
▲Louisville*† .... Jefferson	BARNETT & BARNETT. Attorneys for Louisville National Banking Co. and German Bank.
" ..... "	GORDON & GORDON, Rooms 503 and 505 Equitable Bldg. Refer to Columbia Finance & Trust Co.
" ..... "	GRUBBS & GRUBBS, Kenyon Bldg. Refer to American National Bank.
" ..... "	LEOPOLD & PENNEBAKER, Kentucky Title Bldg. Attorneys for Postal Telegraph-Cable Co. and First National Bank.
" ..... "	ERNEST MACPHERSON, Louisville Trust Bldg. Attorney for Bradstreet's Co.
▲Madisonville*† .. Hopkins	MAURICE K. GORDON.
▲Manchester* ..... Clay	W. B. Hansford.
▲Marion*† ..... Crittenden	James & James.
▲Mayfield*† ..... Graves	Lee & Hester.
▲Maysville*† ..... Mason	L. W. ROBERTSON.
▲McKee ..... Jackson	M. A. Holcombe.
Middlesboro*† ..... Bell	M. H. RHORER.
Midway*† ..... Woodford	Richard Godson.
Millersburg*† .. Bourbon	See Paris.
Monterey* ..... Owen	T. J. Hardin.
▲Monticello* ..... Wayne	John W. Tuttle.
▲Morehead*† ..... Rowan	J. G. Whitt.
▲Morganfield*† ..... Union	P. B. MILLER.
▲Morgantown* ..... Butler	GUFFY & WHALIN
▲Mt. Olivet* ..... Robertson	O. S. Deming.
▲Mt. Sterling*† Montg'ery	T. J. BIGSTAFF.
▲Mt. Vernon*† Rockcastle	C. C. Williams.
▲Munfordville*† ..... Hart	H. A. Watkins.
▲Murray*† ..... Calloway	G. C. DIUGUID.
▲New Castle*• ..... Henry	W. W. Turner.
New Haven*† ..... Nelson	See Bardstown.
New Liberty* ..... Owen	See Owenton.
Newport*† ..... Campbell	AUBREY BARBOUR.
▲Nicholasville*† . Jes'mine	B. P. CAMPBELL.
No. Middletown* Bourbon	See Paris.
▲Owensboro*† .... Daviess	WEIR & WEIR.
Owenton*† ..... Owen	Lindsay & Botts.
▲Owingsville*• ..... Bath	R. Gingell & Son.
▲Paducah*† ... McCracken	GREER & REED.
▲Paintsville* ..... Johnson	J. E. Buckingham.
▲Paris*† ..... Bourbon	CLIFTON ARNSPARGER.
Pembroke*† ... Christian	See Hopkinsville.
Perryville* ..... Boyle	See Danville.
Petersburg* ..... Boone	See Burlington.
▲Pikeville* ..... Pike	W. O. B. RATLIFF.
▲Pineville*† ..... Bell	J. L. REEDER.
Pleasureville*• ..... Henry	See New Castle.
Port Royal* ..... Henry	See New Castle.
▲Prestonsburg* ..... Floyd	F. A. Hopkins.
▲Princeton*† .... Caldwell	WM. MARBLE.
Providence*† ... Webster	E. Jennings.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Richmond*† ....Madison	J. A. SULLIVAN.
Rochester*.....Butler	Newton Belcher.
▲Russellville*† .....Logan	H. S. McCUTCHEN.
Sacramento* .....McLean	E. B. McEwen.
Sadieville*† .....Scott	See Georgetown.
▲Salyersville*.....Magoffin	E. L. Stephens.
▲Sandyhook* .....Elliott	J. B. Hannah.
▲Scottsville*• .....Allen	T. B DIXON.
Sebree*† .....Webster	See Dixon.
Sharpsburg*.....Bath	J. C. Nelson.
▲Shelbyville*† .....Shelby	J. C. BECKHAM.
▲Shepherdsville*† .Bullitt	J. F. Combs.
Slaughtersville†. Webster	See Dixon.
▲Smithland*•...Livingston	Charles H. Webb.
Smith's Grove*† .Warren	See Bowling Green.
▲Somerset*† ..... Pulaski	O. H. & R. B. WADDLE.
Sonora*† .....Hardin	See Elizabethtown.
▲Springfield*† Washington	T. W. Simms, Jr.
Stamping Ground*† Scott	See Georgetown.
▲Stanford*†.....Lincoln	J. S. OWSLEY, JR.
▲Stanton*† .....Powell	O. A. Lyle.
Sturgis*•. .....Union	J. Mack Thompson.
Sulphur*• .....Henry	See New Castle.
▲Taylorsville*•.... Spencer	L. W. Ross.
▲Tompkinsville*.. Monroe	Richardson & Carter.
Trenton*† .....Todd	O. W. Wilson.
Uniontown*•..... Union	Robert G. Byrne.
▲Vanceburg*† .....Lewis	W. C. Halbert.
▲Versailles*† .. Woodford	D. L. THORNTON.
Vine Grove*† .... Hardin	See Elizabethtown.
Waddy*† .....Shelby	See Shelbyville.
Walton*† .....Boone	See Burlington.
Warfield .....Martin	See Inez.
▲Warsaw*..... Gallatin	L. L. Tiller.
▲West Liberty*.....Morgan	Lacy & Fogg.
West Louisville...Daviess	See Owensboro.
Wheatley*• ..... Owen	See Owenton.
▲Whitesburg*..... Letcher	D. D. Fields & Son.
Whitesville*† .....Daviess	See Owensboro.
▲Wickliffe*† ..... Ballard	BUGG & WICKLIFFE.
▲Williamsburg*†. Whitley	SHARP & SILER.
▲Williamstown*† ...Grant	M. D. Gray.
Wilmore*† ... Jessamine	See Nicholasville.
▲Winchester*† ..... Clark	LEELAND HATHAWAY.
Wingo*† .....Graves	Frank A. Lucas.
▲Worthville*† .....Carroll	See Carrollton.

LOUISIANA.

Town and County.	Name.
▲Abbeville*•... Vermilion	W. B. White.
▲Alexandria*† .... Rapides	L. J. HACKENYOS.
▲Amite*† .....Tangipahoa	Bolivar Edwards.
▲Arcadia*† ..... Bienville	Dorman & Reynolds.
▲Bastrop*† .....Morehouse	James Bussey.
¶▲Baton Rouge*† E. Ba. R.	THOS. J. KERNAN.
Bayou Sara*† W. Feliciana	See St. Francisville.
Bellevue..... Bossier	See Benton.
▲Benton*† .....Bossier	Joannes Smith. .
Bunkie*† ..... Avoyelles	See Markesville.
▲Cameron* .....Cameron	See Lake Charles.
▲Clinton*† .East Feliciana	J. D. WALL.
▲Colfax*..... Grant	J. A. Williams.
▲Columbia*† .....Caldwell	A. B. Hundley.
▲Convent*† .....St. James	See New Orleans.
▲Coushatta*.....Red River	W. A. Wilkinson.
▲Covington*† St. Tam'any	J. M. Burns.
▲Crowley*† .....Acadia	STORY & PUGH.
▲Donaldsonville*† Asc'n'n	E. N. PUGH.
▲Edgard. St. John the Bapt.	See Mount Airy.
▲Farmerville*..... Union	R. B. Dawkins.
▲Floyd*..... West Carroll	Gray & McIntosh.
▲Franklin*† .....St. Mary	D. CAFFERY & SON.
▲Franklinton*† Washin'ton	Gordon W. Goodbee.
▲Greensburg*...St. Helena	W. C. Pipkin.
▲Gretna* .....Jefferson	See New Orleans.
▲Hahnville.....St. Charles	See New Orleans.
Hammond*† Tangipahoa	J. W. Sentell.
▲Harrisonburg*. Catahoula	See Natchez, Miss.
▲Homer*†..... Claiborne	J. W. HOLBERT.
▲Houma*† ...Terre Bonne	Suthon & Wallis.
Jeanerette*† ..... Iberia	See New Iberia.
Jennings*† .... Calcasieu	C. R. Cline.
▲Lafayette*† ... Lafayette	Charles D. Caffery.
▲Lake Charles*† Calcasieu	C. A. McCOY.
▲Lake Providence*† E. Car'l	Ransdell & Ransdell.
▲Leesville*† .....Vernon	See Many.
▲Mansfield*† .....De Soto	Elam & Egan.
▲Many*† ..... Sabine	W. P. Good.
▲Marksville*† .. Avoyelles	JOFFRION & JOFFRION.
▲Minden*†..... Webster	L. K. Watkins.
▲Monroe*† .....Ouachita	STUBBS & RUSSELL.
Morgan City*† .. St. Mary	See Franklin.
▲Napoleonville* Assumpt'n	L. U. Folse & Son.
▲Natchitoches*† Nat'ches	SCARBOROUGH & CARVER.
▲New Iberia*† .....Iberia	WEEKS & WEEKS.
▲New Orleans*†.. Orleans	HARRY H. HALL, 807 Common St. Corporation, probate, and commercial law. Refers to Whitney National Bank.
" ..... "	EDWIN T. MERRICK, 836 Gravier St. Refers to Hibernia National Bank, and Louisiana National Bank. Attorney for Commercial National Bank.
" ..... "	RICHARDSON & SOULE, Morris Bldg. Attorneys for New Orleans National Bank.
" ..... "	SAUNDERS & GURLEY. Attorneys for Whitney National Bank, Union Nat'l Bank, New Orleans Cotton Exchange, and Edison Electric Co.
" ..... "	J. ZACH SPEARING, Masonic Temple. Refers to Whitney National Bank.
▲Newroads* Pointe Coupee	W. C. Carruth.
▲Opelousas*† ..St. Landry	WM. J. SANDOZ.
Patterson*† .....St. Mary	See Franklin.
▲Plaquemine*† .. Iberville	HEBERT & HEBERT.
▲Pointe a la Hache* Plaquemines	See New Orleans.
▲Port Allen*† W. Baton R.	See Baton Rouge.
Rayne*† ..... Acadia	See Crowley.
▲Rayville*† .....Richland	See Monroe.
▲Ruston*† .....Lincoln	J. B. Halstead.
▲Shreveport*† ..... Caddo	ALEXANDER & WILKINSON.
▲Sparta* ..... Bienville	J. J. Sprawls.
▲Springville.... Livingston	See Springfield.
▲St Bernard...St. Bernard	A. Estopional, Jr.
▲St. Francisv'le* W. Felici'a	Robert Montgomery.
▲St. Joseph*†..... Tensas	Young & Young.
▲St. Martinville*• St. Martin	Martin & Voorhies.
▲Tallulah*† ..... Madison	Stone & Holmes.
▲Thibodaux*† . Lafourche	THOMAS A BODEAUX.
▲Vernon* .... Jackson	N. M. Smith.
▲Vidalia*† ..... Concordia	Philip Hough.
Washington*† St. Landry	See Opelousas
Whitecastle*† .. Iberville	William J. Gahan,
▲Winnfield* ..... Winn	See Natchitoches.
▲Winnsboro*† ...Franklin	C. L. Berry.

MAINE.

Town and County.	Name.
▲Alfred*† ....York	Samuel M. Came.
▲Auburn*† . Androscoggin	OAKES, PULSIFER & LUDDEN
¶▲Augusta*† ... Kennebec	HEATH & ANDREWS.
▲Bangor*† .....Penobscot	CHAPMAN & WORSTER.
Bar Harbor*† . Hancock	JOHN A. PETERS, JR.
▲Bath*† .....Sagadahoc	JOSEPH M. TROTT.
▲Belfast*† ....Waldo	R. F. DUNTON.
Bethel*† ....Oxford	Herrick & Park.
Biddeford*† .....York	EDWIN STONE.
Boothbay Harbor* Lincoln	C. R. Tupper.
Brewer*† ..... Penobscot	F. A. Floyd.
Bridgton*† . Cumberland	D. P. & D E. Chaplin.
Brunswick*† Cumberland	BARRETT POTTER.
Buckfield*† .....Oxford	See Canton.
Bucksport*† ... Hancock	O. F. Fellows.
▲Calais*† .....Washington	GEORGE R GARDNER.
Camden*† ..... Knox	REUEL ROBINSON.
Canton*† ..... Oxford	JOHN P. SWASEY.
Caribou*† .....Aroostook	B L. FLETCHER.
Corinna*† .....Penobscot	See Bangor.
Damariscotta*† . Lincoln	Pierce & Hall.
Dexter*† ..... Penobscot	L. B. WALDRON.
▲Dover*† ..... Piscataquis	O. M. Robinson.
Eastport*† . Washington	S. D. Leavitt.
▲Ellsworth*† . Hancock	J. A. PETERS, JR.
Fairfield*† .....Somerset	T. E. McFadden.
▲Farmington*† . Franklin	J. C. HOLMAN.
Ft. Fairfield*† Aroostook	Herbert T. Powers.
Freeport*† ..Cumberland	See Yarmouth.
Fryeburg*† .....Oxford	E. E. Hastings.
Gardiner*† ... Kennebec	JOHN W. FOSTER.
Gorham*† .. Cumberland	John A. Waterman.
Guilford*† .. Piscataquis	Henry Hudson.
Hallowell*† ... Kennebec	See Augusta.
Hartland*† .....Somerset	H. W. Stewart.
▲Houlton*† ..... Aroostook	POWERS & POWERS.
Kennebunk*† ..... York	W. L. Dane.
Kingfield*• .....Franklin	H. S. Wing.
Lewiston*† . Androscog'n	NEWELL & SKELTON.
" ..... "	WHITE & CARTER.
Limerick* ..... York	Frank M. Higgins.
Lisbon Falls*† . And'c'g'n	H. E. Coolidge.
Livermore Falls*† A'd'gin	John H. Maxwell.
▲Machias*† ...Washington	C. B. DONWORTH.
Madison*† ..... Somerset	C. A. Wilber.
McKinley*† ..... Hancock	E. Webster French.
Mechanic Falls*† And'g'n	J. M. Libby.
New Castle*† ..... Lincoln	Hilton & Hilton.
Newport*† .... Penobscot	J. M. Sanborn.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
North Berwick*†....York	N. Hobbs.
Norway*†.....Oxford	A. S. Kimball.
Oakland*†.....Kennebec	George W. Field.
Oldtown*†....Penobscot	JOSEPH F. GOULD.
▲Paris*† .....Oxford	See South Paris.
Phillips*†.....Franklin	F. E. Timberlake.
Pittsfield*†.....Somerset	J. W. Manson.
▲Portland*† .Cumberland	SETH L. LARRABEE. General law practice. Attorney for Chapman National Bank.
" ..... "	WILLIAM H LOONEY. Refers to Portland National Bank.
" ..... "	PAYSON & VIRGIN. Attorneys for Merchants' Nat'l Bank and H. M. Payson & Co., bankers.
" ..... "	B. D. & H. M. VERRILL. Attorneys for Casco National and Canal National banks.
Presque Isle*†Aroostook	George H. Smith.
Richmond*† ..Sagadahoc	W. T. Hall.
▲Rockland*† .....Knox	EDWARD B. MACALLISTER.
Rockport*† .....Knox	See Camden.
Rumford Falls*†.Oxford	H. E. Stearns.
Saco*† .....York	COLLEY & WORMWOOD.
Sanford*† .....York	FRED J. ALLEN.
Searsport*† .....Waldo	W. T. C. Runnels.
▲Skowhegan*† ..Somerset	GEORGE W. GOWER.
South Berwick*†.....York	G. C. Yeaton.
South Paris*† .....Oxford	WILSON & GRAY.
Thomaston*† .....Knox	J. H. H. HEWITT.
Tremont* .....Hancock	E. W. French.
Waldoboro*† .....Lincoln	O. D. Castner.
Waterville *†...Kennebec	C. W. HUSSEY.
Westbrook*† Cumberla'd	Wm. Lyons.
West Buxton*.....York	Charles E. Weld.
Wilton*† .....Franklin	C. N. Blanchard.
Winthrop*† ...Kennebec	C. C. Stevens.
▲Wiscasset*†•.....Lincoln	GEORGE B. SAWYER.
Yarmouth*† Cumberland	G. F. McQuillan.
York Village*†.....York	James T. Davidson.

MARYLAND.

Town and County.	Name.
Aberdeen*•† .....Harford	Septimus Davis.
¶Annapolis*•†Anne Ar'd'l	JAMES M. MUNROE.
Baltimore*†•...Baltimore	BROWN & BRUNE, 222 St. Paul St. Counsel in bank and corporation matters.
" ..... "	ELLIOTT & HOFFMAN, Equitable Building. *Our speciality:* Mercantile law and collections.
" ..... "	N. RUFUS GILL & SONS, 215 St. Paul St. Commercial litigation and collections. Attorneys for Old Town Bank.
" ..... "	HINKLEY & MORRIS, 215 North Charles St. Prompt attention to collections. Reference: National Union Bank.
" ..... "	SYLVAN HAYES LAUCHHEIMER, Equitable Building. Attorney for Credit Men's Association.
" ..... "	HARRY C. MATHIEU, 100 East Lexington St. Commissioner of Deeds for all States. Refers to any Baltimore attorney given in this list.
" ..... "	FIELDER C. SLINGLUFF, Fidelity Bldg. Attorney for Baltimore Traction Co., Commercial & Farmers' Nat. Bank.
Barton*† .....Allegany	See Cumberland.
▲Bel Air*•† .....Harford	STEVENSON A. WILLIAMS.
Berlin*•† ..... Worcester	Calvin B. Taylor.
Brunswick*•† ..Frederick	Glen H. Worthington.
▲Cambridge*•† Dorchester	THOMAS W. SIMMONS.
Canton† .....Baltimore	See Baltimore.
Catonsville*•† . Baltimore	See Baltimore.
▲Centerville*•† Queen An'e	Philemon B. Hopper.
▲Chestertown*•† .....Kent	H. W. VICKERS.
Cockeysville*•† Baltimore	Robt. H. Bussey.
Crisfield*•† .....Somerset	Clarence P. Lankford.
▲Cumberland*•†...Allegany	D. LINDLEY SLOAN.
Delmar .....Sussex	(P.O.Delmar, Del.) See Salisbury.
▲Denton*•† .....Caroline	Henry R. Lewis.
Dickeyville*•...Baltimore	See Baltimore.
▲Easton*•† .....Talbot	WM. H. ADKINS.
▲Elkton*•† ..... Cecil	L. MARSHALL HAINES.
Ellicott City*•† ..Howard	John G. Rogers.
Emmittsburg*•† Fr'd'rick	E. L. Rowe.
Federalsburg*•† .Caroline	See Denton.
▲Frederick*•†...Frederick	E. S. ICHELBERGER.
Frostburg*•†.....Allegany	Clayton Purnell.
Gaithersb'rg*•† M'tg'm'ry	Talbott & Talbott.
▲Hagerstown*•† Wash'gt'n	ARMSTRONG & SCOTT.
Hancock*•† ..Washington	See Hagerstown.
Havre de Grace*•†H'rf'rd	P. L. Hopper.
Hyattsville*•†Prince Geo.	WELLS & WELLS.
▲Laplata*•† .....Charles	Walter J. Mitchell.
Laurel*•† Prince George's	C. H. Stanley.
▲Leonardtown*...St. Mary	D. C. Hammitt.
Lonaconing*† ....Allegany	D. LINDLEY SLOAN.
Manchester* .....Carroll	See Westminster.
Middletown*...Frederick	Emory L. Coblentz.
Mount Airy*•† ....Carroll	See Westminster.
Myersville*....Frederick	Joseph W. Gaver.
New Windsor*•...Carroll	Lewis Diehlman.
North East*•† .....Cecil	See Elkton.
▲Oakland*•†.....Garrett	G. S. Hamill.
Oxford*•† .....Talbot	W. H. Adkins.
Pocomoke City*•†W'r'st'r	C. O. Melvin.
Port Deposit*•† .....Cecil	Philip R. Bond.
Port Tobacco*•...Charles	See Laplata.
▲Prince Fredericktown* Calvert	John B. Gray.
▲Princess Anne*•†Som'rset	GORDON TULL.
Queenstown*•QueenAn'e	See Centerville.
Rising Sun*•† .....Cecil	See Elkton.
▲Rockville*•† Montgomery	Talbott & Talbott.
▲Salisbury*•† ...Wicomico	JAMES E. ELLEGOOD.
Sandy Spring*†.M'tg'm'ry	See Rockville.
Sharpsburg*•†..Wash'ton	See Hagerstown.
Smithsburg*•† . Wash'ton	See Hagerstown.
▲Snow Hill*•†...Worcester	R. D. JONES.
St. Michaels*•†.....Talbot	W. D. J. Morris.
Taneytown*•† .....Carroll	Bond & Parke.
Taylors Island*Dorch'ster	See Cambridge.
Thurmont*•†...Frederick	See Frederick.
▲Towson*•† .....Baltimore	Z. Howard Isaac.
Trappe*•† .....Talbot	See Easton.
Union Bridge*•† ..Carroll	See Westminster.
Union Mills*.....Carroll	See Westminster.
Uniontown*.....Carroll	See Westminster.
▲Upper Marlboro*†Pr.Geo.	Magruder & Wilson.
Westminster*•† .. Carroll	JOHN M. REIFSNIDER.
Williamsport*•†Wash'ton	See Hagerstown.
Woodsboro*•† .Frederick	See Frederick.

MASSACHUSETTS.

Town and County.	Name.
Abington*•† ...Plymouth	Coughlan Bros.
Adams*•† .....Berkshire	F. H. B. Munson.
Amesbury *•†.....Essex	George W. Cate.
Amherst*•† ...Hampshire	W. Hamlin.
Andover*•†.....Essex	George H. Poor.
Arlington*•†...Middlesex	J. A. Bailey, Jr.
Ashburnham*•† Worc'st'r	See Fitchburg.
Athol*•† .....Worcester	GEORGE W. HORR, LL.B.
Athol Center*.Worcester	See Athol.
Attleboro*•† .....Bristol	FRANK I. BABCOCK.
Ayer*•† .....Middlesex	Warren H. Atwood.
Baldwinsville*•†Wo'c'st'r	Edward L. Hill.
▲Barnstable*•† .Barnstable	THOMAS C. DAY.
Barre*† .....Worcester	Mawbey & Johnson.
Belmont*•† ....Middlesex	J. F. Buckley.
Beverly*•† .....Essex	J. F. McGOWAN.
¶▲Boston*•†.....Suffolk	HERBERT L. BAKER, 30 Court St. Refers to Beacon Trust Co.
" ..... "	JOHN HASKELL BUTLER, 244 Washington St. General practice. References: Winthrop Nat. Bk. and Old Colony Tr. Co.
" ..... "	WM. E. L. DILLAWAY & H. M. BURTON, Tremont Bldg. Refer to Boylston National Bank and Mechanics National Bank.
" ..... "	H. J. JAQUITH, 48 Congress St. Formerly President Traders National Bank, Boston. Refers to any bank in Boston.
" ..... "	NICHOLS & COBB, 40 Water St. Attorneys for Nat. Exch. Bank.
" ..... "	WM. H. PREBLE, Sears Bldg. Commercial litigation, collections, and insolvency cases a specialty. Refers to Wheeler & Wilson Mfg. Co., Boston.
" ..... "	AUGUSTINE H. READ. The only Commissioner given for Boston. 20 Devonshire St. Depositions carefully taken. Refers to Continental Nat. Bk.
" ..... "	W. F. & W. S. SLOCUM, Herald Bldg. Corporation, commercial, probate and insolvency practice, depositions taken. Refer to National Hide and Leather Bank.
" ..... "	SPRAGUE & MESSER, Equitable Bldg. Attorneys for the National Bank of the Republic.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Bridgewater*† Plymouth	George W. Folsom, Jr.
Brockton*† ...Plymouth	HERBERT H. CHASE.
Brookline*† .....Norfolk	A. L. Lincoln, Jr.
Cambridge*† . Middlesex	CHARLES A. WHITTEMORE.
Cambridgeport*†Mid'sex	See Cambridge.
Canton*† .....Norfolk	See Dedham.
Chelsea*†.....Suffolk	WILLIAM M. NOBLE, address 53 State Street, Boston.
Chicopee*† ....Hampden	Luther White.
ChicopeeFalls*†.Hamp'n	James H. Loomis.
Clinton*† .....Worcester	EDMOND A. EVANS.
Cohasset*† .....Norfolk	Louis T. Cushing.
Concord*† ....Middlesex	Prescott Keyes.
Conway*† .....Franklin	See Greenfield.
Danvers*† .....Essex	Daniel N. Crowley.
▲Dedham*† .....Norfolk	D. G. HILL.
East Bridgewater*†Ply'th	R. O. Harris.
East Cambridge*†Mid's'x	See Cambridge.
Easthampton*†Hamps're	Edward L. Shaw.
East Weymouth*†Norf'k	See Weymouth.
▲Edgartown*† ..... Dukes	B. T. Hillman.
Essex*† .....Essex	See Gloucester.
Everett*† .....Middlesex	See Lowell.
Fairhaven*† .....Bristol	J. L. Gillingham.
▲Fall River*† .....Bristol	JACKSON, SLADE & BORDEN. Attorneys for Fall River National Bank and Second National Bank.
" ..... "	L. ELMER WOOD. Refers to Metacomet National Bank.
Falmouth*† ..Barnstable	See Barnstable.
▲Fitchburg*† ..Worcester	CHARLES E. WARE. Attorney for Fitchburg National Bank.
Florence*† ...Hampshire	See Northampton.
Foxboro*† .....Norfolk	E. C. CORNEY.
Framingham*†. Mid'esex	WALTER ADAMS.
Franklin*† .....Norfolk	Wiggins & Doe.
Gardner*† .....Worcester	PIERCE & STILES.
Georgetown*† .....Essex	W. A. Butler.
Gloucester*†.....Essex	HENRI N. WOODS. Refers to Cape Ann National Bank.
Grafton*† ....Worcester	W. E. Fowler.
Great Barrin'n*†B'kshire	A. CHALKLEY COLLINS.
▲Greenfield*† ....Franklin	GREENE & DAVENPORT.
Harwich*† ....Barnstable	See Barnstable.
Haverhill*† .....Essex	POOR & FULLER.
Haydenville*† .Hamps're	See Northampton.
Hingham*† ....Plymouth	Thomas H. Buttimer.
Holliston*† ....Middlesex	J. P. Dexter.
Holyoke*† .....Hampden	P. J. GARVEY.
Hopkinton*† ..Middlesex	George L. Hemenway.
Hudson*† .....Middlesex	James T. & K. E. Joslin.
Hyannis*† ....Barnstable	Henry H. Baker, Jr.
Hyde Park*† ....Norfolk	E. C. JENNY.
Ipswich*† .....Essex	George H. W. Hayes.
▲Lawrence*† .....Essex	SWEENEY & DOW.
Lee*† .....Berkshire	A. B. Clark.
Leicester* .....Worcester	Henry O. Smith.
Lenox*† .....Berkshire	See Pittsfield.
Leominster*† .Worcester	HARRY C. BASCOM.
Lexington*† ..Middlesex	A. E. Scott.
▲Lowell*† .....Middlesex	TRULL & WIER. Attorneys for Middlesex Safe Deposit and Trust Co.
Ludlow*• ..... Hampden	See Springfield.
Lynn*† .....Essex	JOHN M. BARRY.
Malden*† .....Middlesex	P. J. McGUIRE.
Manchester*† .....Essex	See Gloucester.
Marblehead*† .....Essex	Wm. D. T. Trefey.
Marlboro*† ...Middlesex	Edgar Weeks.
Medford*† ....Middlesex	B. F. Hayes.
Medway*† .....Norfolk	A. T. Johnson.
Melrose*† .....Middlesex	Frank L. Washburn.
Merrimac*† .....Essex	T. H. Hoyt.
Methuen*† .....Essex	Wm. M. Rogers.
Middleboro*† .Plymouth	George W. Stetson.
Milford*† .....Worcester	Lowell E. Fales.
Millbury*† ....Worcester	H. W. Aiken.
Milton*† .....Norfolk	C. F. Hall.
Monson*† .....Hampden	See Springfield.
▲Nantucket*† ..Nantucket	ALLEN COFFIN.
Natick*† .....Middlesex	C. G. Bancroft.
▲New Bedford*† ..Bristol	WENDELL H. COBB. General Practice in Federal and State Courts.
▲Newbury .....Essex	See Newburyport.
▲Newburyport*† .....Essex	THOMAS HUSE.
Newton*† .... Middlesex	Louis A. Hall.
Newton Center*†Mid'sex	WILLIAM M. NOBLE. Address 53 State St., Boston.
Newtonville*† Middlesex	See Newton.
North Adams*†. Berks're	BEER & DOWLIN.
▲Northampt'n*†Hamps're	ALBERT E. ADDIS.
No. Attleboro*† ..Bristol	F. B. Byram.
Northboro*† . Worcester	William M. Brigham.
No. Brookfield*†Wo'ster	Henry W. King.
No. Cambridge*†Mid'sex	See Cambridge.
North Easton*† ..Bristol	M. L. Urann.
Norwell*• .....Plymouth	H. T. Fogg.
Oakdale*† .....Worcester	Cutting & Sheehan.

Town and County.	Name.
Orange*† .....Franklin	E. S. Hall.
Oxford*† .....Worcester	See Worcester.
Palmer*† .....Hampden	W. W. LEACH.
Peabody*† .....Essex	JOHN J. CAHILL.
▲Pittsfield*† ... Berkshire	E. T. SLOCUM.
▲Plymouth*† ...Plymouth	EDWARD A. BURNETT.
Provincetown*†Barn'ble	R. A. Hopkins.
Quincy*† .....Norfolk	W. W. JENNESS.
Randolph*† .....Norfolk	Asa P. French.
Reading*† .... Middlesex	James W. Grimes.
Rockland*† ...Plymouth	George W. Kelley.
Rockport*† .....Essex	See Gloucester.
Rowley*† .....Essex	See Newburyport.
▲Salem*† .....Essex	WILLIAM D. CHAPPLE. Attorney for Mercantile National Bank.
Salisbury*• .....Essex	See Newburyport.
Shelburne Falls*† Fra'lin	Henry M. Puffer.
Somerville*† ..Middlesex	See Boston.
South Braintree*†.Nor'k	C. C. Mellen.
Southbridge*†Worcester	Henry B. Montague.
So. Framingham*†Md'l'x	John M. Merriam.
SouthWeymouth*†Nor'k	Louis A. Cook.
S.Yarmouth*†Barnstable	See Barnstable.
Spencer*† .... Worcester	A. W. Curtis.
▲Springfield*† ..Hampden	GARDNER & GARDNER. Refer to any bank in Springfield.
" ..... "	STUART M. ROBSON. Refers to Hampden Loan and Trust Co.
" ..... "	FREDERICK H. STEBBINS. Attorney for City National Bank.
Stockbridge*† Berkshire	See West Stockbridge.
Stoneham*† ...Middlesex	W. B. Stevens.
Stoughton*† .....Norfolk	Oscar A. Marden.
▲Taunton*† .....Bristol	H. J. FULLER.
Townsend*† .. Middlesex	C. F. Worcester.
Turner's Falls*†Franklin	Greene & Davenport (*see Greenfield*).
Uxbridge*† .. Worcester	W. J. Taft.
Wakefield*† ....Middlesex	Samuel K. Hamilton.
Wales*† .....Hampden	H. A. McFarland.
Waltham*† ....Middlesex	R. M. Stark.
Ware*† .....Hampshire	H. M. Coney.
Wareham*† ...Plymouth	G. C. Tobey.
Warren*† .... Worcester	E. C. SAWYER.
Watertown*† .Middlesex	Joseph P. Keefe.
Webster*† .... Worcester	H. J. Clarke.
Wellfleet*† ....Barnstable	H. P. Harriman.
Westboro*† ... Worcester	A. F. BROWN.
Westfield*† .... Hampden	ALFRED F. LILLEY.
West Gardner*† Wor'ster	G. R. Warfield.
Westminster*† Worcester	See Fitchburg.
West Newbury* .....Essex	See Newburyport.
West Newton*† .Mid'sex	LAWRENCE BOND.
WestStockbridge*†Berk.	W. C. Spaulding.
Weymouth*† ....Norfolk	A. P. WORTHEN.
Whitinsville*†Worcester	See Worcester.
Whitman*† ....Plymouth	O. L. Bonney.
Williamstown*†Berkshire	Sanborn Gove Tenney.
Winchendon*† .Wor'ster	F. B. Spalter.
Winchester*† .Middlesex	G. S. Littlefield.
Woburn*† .....Middlesex	JOHN G. MAGUIRE.
▲Worcester*† ..Worcester	RICE, KING & RICE.
Wrentham*† ....Norfolk	Samuel Warner.
Yarmouthport*▲Barns'ble	Charles C. Paine.

MICHIGAN.

Addison*• ..... Lenawee	Robertson & Clark.
▲Adrian*† .....Lenawee	JOHN E. BIRD.
Akron*† .....Tuscola	See Caro.
Albion*† .....Calhoun	M. D. Weeks.
Algonac*† .....St. Clair	J. M. Robertson.
▲Allegan*† ..... Allegan	I. C. MONTAGUE.
Allen*† .....Hillsdale	F. A. Roethlisberger.
Alma*† .....Gratiot	Francis Palmer.
Almont*† .....Lapeer	F. P. Andrus.
▲Alpena*† ..... Alpena	JOSEPH H. COBB.
▲Ann Arbor*† Washtenaw	LAWRENCE & BUTTERFIELD
Applegate*† .....Sanilac	See Carsonville.
Argyle ..... Sanilac	See Carsonville.
Armada*† .....Macomb	Bert C. Preston.
Ashley*† .....Gratiot	See Ithaca.
Athens*† .....Calhoun	Charles A. Standiford.
▲Atlanta* .. Montmorency	See Gaylord.
Au Sable*† ..... Iosco	See Tawas City.
▲Autrain*† ..... Alger	See Marquette.
▲Bad Axe*† ..... Huron	CHARLES D. THOMPSON.
▲Baldwin*† ..... Lake	See Reed City.
Bancroft*† ...Shiawassee	M. V. B. Wixom.
Bangor*† .... Van Buren	R. M. Chase.
Barryton* ..... Mecosta	See Big Rapids.
Battle Creek*† ..Calhoun	LELAND H. SABIN.
▲Bay City*† ..... Bay	R. A. McKAY.
Bay Port*† .....Huron	See Port Austin.
Belding*† .....Ionia	H. L. Vanlienschoten.
▲Bellaire*† ..... Antrim	Leavitt & Gulle.

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Town and County.	Name.
Belleville*†..... Wayne	See Wayne.
Bellevue*†..... Eaton	George P. Stevens.
Benton Harbor*.. Berrien	HUMPHREY S. GRAY.
Benzonia*†..... Benzie	See Frankfort.
Berrien Springs*.. Berrien	R. D. Dix.
▲Bessemer*† ..... Gogebic	S. S. Cooper.
▲Big Rapids*†.... Mecosta	W. S. TUCKER.
Birmingham*†.. Oakland	See Pontiac.
Blissfield*†..... Lenawee	John A. Riley.
Breckenridge*†.. Gratiot	See St. Louis.
Brighton*†... Livingston	B. T. O. Clark.
Britton*† ..... Lenawee	See Adrian.
Bronson*†..... Branch	M. Thompson.
Brooklyn*†..... Jackson	J. C. Covert.
Brown City*†.... Sanilac	Fred A. Farr.
Buchanan*†..... Berrien	A. A. Worthington.
Burr Oak*†.. St. Joseph	A. M. Graham.
Byron*†..... Shiawassee	See Durand.
▲Cadillac*†..... Wexford	SAWYER & BISHOP.
Caledonia*†..... Kent	See Middleville.
Calumet*†.... Houghton	P. H. O'BRIEN.
Camden*..... Hillsdale	See Hillsdale.
Capac*†..... St. Clair	J. L. Willoughby.
Carleton*†..... Monroe	See Dundee.
Caro*†..... Tuscola	Walter J. Gamble.
▲Carson City*† Montcalm	Lee A. Lyon.
Carsonville*†.... Sanilac	Thomas G. Graham.
Caseville*†..... Huron	T. B. Woodworth.
Cass City*†..... Tuscola	J. D. Brooker.
Cassopolis*†..... Cass	L. H. GLOVER.
▲Cedar Springs*†.... Kent	Stuart & Barker.
Central Lake*†... Antrim	M. W. Neukirk.
Centerville*† St. Joseph	H. P. Stewart.
▲Charlevoix*† Charlevoix	A. J. Cheikahank.
▲Charlotte*†..... Eaton	McCALL & SHEPHERD.
▲Cheboygan*† Cheboygan	GEORGE E. BELL.
▲Chelsea*†.... Washtenaw	A. W. Wilkinson.
Chesaning*†..... Saginaw	E. V. Mudge.
Clare*†..... Clare	C. W. Perry.
Clarkston*..... Oakland	L. N. Brown.
Clarksville*† ..... Ionia	See Ionia.
Clayton*†..... Lenawee	J. E. Bird.
Climax*†..... Kalamazoo	See Vicksburg.
Clinton*† ..... Lenawee	Edwin R. Smith.
Clio*†..... Genesee	J. L. Curry.
▲Coldwater*†..... Branch	LOVERIDGE & LOVERIDGE.
Coleman*†..... Midland	See Midland.
Coloma*†..... Berrien	See Benton Harbor.
Colon*†..... St. Joseph	D. L. Akey.
Concord*†..... Jackson	See Jackson.
Constantine*† St. Joseph	James M Harvey, Jr.
Cooperaville*†... Ottawa	James Cilley.
▲Corunna*†... Shiawassee	John T. McCurdy.
Covert*†..... Van Buren	H. B. Chase.
Croswell*†..... Sanilac	WILLIAM H. AITKIN.
▲Crystal Falls*† ..... Iron	A. L. Flewelling.
Danville*..... Ingham	See Lansing.
Davison*†..... Genesee	See Flint.
Dearborn*† ..... Wayne	See Detroit.
Decatur*†.... Van Buren	A. L. MOULTON.
Deckerville*†.... Sanilac	R. J. West.
Delray*†..... Wayne	C. L. Coulson.
▲Detroit*† ..... Wayne	BARNES & RACE, Home Bank Bldg. Refer to Citizens Savings Bank and Home Savings Bank.
" ..... "	BOWEN, DOUGLAS & WHITING, Moffat Bldg. Attorneys for Mechanics Bank.
" ..... "	JULIAN G. DICKINSON, Newberry & McMillan Bldg. Refers to Preston National Bank.
" ..... "	SIDNEY T. MILLER, 80 Griswold St. Counsel for Detroit Savings Bank and Wyandotte Savings Bank, etc.
" ..... "	WESLEY L. NUTTEN, 601 Wayne Bank Bldg. Refers to Detroit River Savings Bank.
" ..... "	WELLS, ANGELL, BOYNTON & McMILLAN, Union Trust Bldg. Attorneys for American Exchange Nat. Bank, and Commercial Nat. Bank.
Dexter*†.... Washtenaw	James T. Honey.
Dimondale*†..... Eaton	See Eaton Rapids.
Douglas*..... Allegan	See Allegan.
Dowagiac*†..... Cass	JOHN WOOSTER.
Downington*†... Sanilac	F. S. Viets.
Dryden*†..... Lapeer	T. Williams.
Dundee*†..... Monroe	Randall & Corbin.
Durand*†.... Shiawassee	Fred J. Northaway.
▲Eagle River*.. Keweenaw	See Calumet.
East Jordan*● Charlevoix	A. B. Nicholas.
East Saginaw†... Saginaw	See Saginaw.
East Tawas*†..... Iosco	See Tawas City.
Eaton Rapids*†.... Eaton	J. B. Hendee.
Edmore*† .... Montcalm	See Ionia.
Elk Rapids*†..... Antrim	A. B. Dougherty.

Town and County.	Name.
Elkton*†..... Huron	W. L. Doyle.
Elsie*†..... Clinton	Charles Snelling.
Emmett*†..... St. Clair	See Port Huron.
▲Escanaba*†..... Delta	IRA C. JENNINGS.
Evart*†..... Osceola	C. H. Rose.
Ewen*†..... Ontonagon	See Bessemer.
Fairgrove*†..... Tuscola	See Caro.
Farmington*† ... Oakland	See Northville.
Fenton*†..... Genesee	Henry C. Riggs.
Fennville*† ..... Allegan	Theo. Wade.
▲Flint*†..... Genesee	CLINTON ROBERTS.
Flushing*●..... Genesee	F. P. Sayre.
Forestville*†..... Sanilac	See Deckerville.
Fowler*†..... Clinton	J. G. Patterson.
Fowlerville*† Livingston	S. S. Abbott.
▲Frankfort*†..... Benzie	N. A. PARKER.
Freeport*†..... Barry	See Hastings.
Fremont*† .... Newaygo	S. W. Dunham.
Gagetown*†..... Tuscola	See Cass City.
Galesburg*†.. Kalamazoo	R. G. Smith.
Galien*†..... Berrien	See Three Oaks.
▲Gaylord*†..... Otsego	A. D. Marshall.
Gladstone*†..... Delta	Smith & Empson.
▲Gladwin*●..... Gladwin	Charles B. Wilmot.
Gobleville*†... Van Buren	H. M. Huff.
▲Grand Haven*†.. Ottawa	GEORGE A. FARR.
Grand Ledge*†.... Eaton	C. Alexander.
Grand Marais*..... Alger	C. D. Doig.
▲Grand Rapids*†.... Kent	BOLTWOOD & BOLTWOOD. Refer to Old National Bank.
" ..... "	CRANE, NORRIS & DREW, References; National City Bank and Michigan Trust Co.
" ..... "	TAGGART & DENISON. Reference: Grand Rapids National Bank.
Grass Lake*†.... Jackson	E. Pelton.
▲Grayling*†..... Crawford	Joseph Patterson.
Greenville*†.. Montcalm	E. J. Bowman.
Hancock*†.... Houghton	Dunstan & Hanchette.
Hanover*†..... Jackson	See Jackson.
Harbor Beach*.... Huron	See Bad Axe.
▲Harbor Springs*† Emmet	See Petoskey.
▲Harrison*†..... Clare	W. H. Browne.
▲Harrisville*†..... Alcona	F. A. Beede.
▲Hart*†..... Oceana	F. S. Gurney.
Hartford*†... Van Buren	A. H. Tuttle.
▲Hastings*†..... Barry	WILLIAM B. SWEEZEY.
▲Hersey*†..... Osceola	C. M. Beardsley.
▲Hillsdale*†..... Hillsdale	J. S. & E. O. GALLOWAY.
Holland*†..... Ottawa	John C. Post.
Holly*†..... Oakland	C. F. Collier.
Homer*†..... Calhoun	Myron H. Nichols.
Hopkins Station*† Alle'n	See Allegan.
▲Houghton*†.... Houghton	J. F. HAMBITZER.
Howard*† .... Montcalm	C. W. Perry.
▲Howell*†..... Livingston	W. P. VAN WINKLE.
Hubbardston*..... Ionia	Frank Rogers.
Hudson*† ..... Lenawee	Grant Fellows.
Imlay City*†..... Lapeer	Herbert W. Smith.
▲Ionia*†..... Ionia	F. C. MILLER.
▲Iron Mountain*†. Dickl'n	E. A. WOODWARD.
Iron River*†..... Iron	I. W. Byers.
Ironwood*†..... Gogebic	C. E. MILLER.
Ishpeming*†. Marquette	H. O. YOUNG.
▲Ithaca*†..... Gratiot	George P. Stone.
▲Jackson*† ..... Jackson	BADGLEY & BADGLEY.
Jasper*† ..... Lenawee	H. C. Pratt.
Jonesville*† ... Hillsdale	S. D. McNeal.
▲Kalamazoo*† Kalamazoo	OSBORN, MILLS & MASTER.
▲Kalkaska*† .... Kalkaska	C. C. Jencks.
Kinde*†..... Huron	James H. Hall.
Kingston*†..... Tuscola	J. B. Beverly.
Laingsburg*† Shiawassee	H. H. Pulver.
▲Lake City*†... Missaukee	F. O. Gaffney.
Lake Linden*† Houghton	See Houghton.
Lake Odessa*† ..... Ionia	See Ionia.
Lake View*†.. Montcalm	Salem F. Kennedy.
▲L'Anse*†..... Baraga	P. R. McKernan.
¶Lansing*†..... Ingham	CHARLES F. HAMMOND.
▲Lapeer*†..... Lapeer	GREER & WILLIAMS.
Laurium*..... Houghton	See Calumet.
Lawrence*†.. Van Buren	See Kalamazoo.
Lawton*† .... Van Buren	See Kalamazoo.
▲Leland*†..... Leelanau	A. F. Bonting.
Lenox*†..... Macomb	See Richmond.
Leslie*†..... Ingham	Arthur J. Tuttle.
Lexington*†..... Sanilac	See Sanilac Center.
Linden*†..... Genesee	James L. Spencer.
Litchfield*† .... Hillsdale	L. B. Agard.
Lowell*†..... Kent	John W. Matthewson.
▲Ludington*†..... Mason	H. C. HUTTON.
Lyons*†..... Ionia	E. C. Spalding.
Mancelona*†..... Antrim	H. B. Hudson.
Manchester*† Washte'aw	A. J. Waters.
▲Manistee*†..... Manistee	DOVEL & SMITH.
▲Manistique*† Schoolcraft	VIRGIL I. HIXSON.
Manton*†..... Wexford	I. C. Wheeler.
Maple Rapids*.... Clinton	See St. Johns.
Marcellus*†..... Cass	Smith & Harmon.

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Town and County.	Name.
Marine City*† ....St. Clair	F. S. Parker.
Marlette*•† .....Sanilac	D. S. McClure.
▲Marquette*•† ..Marquette	CHARLES R. BROWN & SON
▲Marshall*•† .....Calhoun	HERBERT E. WINSOR.
▲Mason*•† .....Ingham	L. B. McArthur.
Mayville*•† .....Tuscola	T. J. Eveland.
Mears*•† .....Oceana	John T. Cummings.
Memphis*•† .....Macomb	See Almont.
Mendon*•†.....St. Joseph	E. E. Harwood.
▲Menominee*•†Menominee	SAWYER & WAITE.
Merrill*•† .....Saginaw	See Saginaw.
Middleville*•† .....Barry	H. E. Hendricks.
▲Midland*•† .....Midland	E. P. Rice.
Milan*•† .....Washtenaw	D. C. Salisbury.
Milford*•† .....Oakland	Edward J. Bissell.
Millington*•†.....Tuscola	See Vassar.
Minden City*•† ...Sanilac	See Sanilac Center.
▲Mio* .....Oscoda	See Grayling.
▲Monroe*•† .....Monroe	LANDON & LOCKWOOD.
Montague*•† ..Muskegon	See Whitehall.
Montrose*•† .....Genesee	See Clio.
Morenci*•† .....Lenawee	C. S. Ingals.
Morrice*•† ... Shiawassee	A. L. Beard.
▲Mt. Clemens*•†.. Macomb	WILLIAM S. JENNEY.
▲Mt. Pleasant*•† ..Isabella	FRANCIS H. DODDS.
Muir*•† .....Ionia	George Bennett.
Mulliken*•† ..... Eaton	See Grand Lodge.
Munising*•† ..... Alger	Walsh & Pardee.
▲Muskegon*•† ..Muskegon	SMITH, NIMS, HOYT & ERWIN, Refer to any bank in Muskegon.
Nashville*•† .....Barry	Walter S. Powers.
Negaunee*•† ..Marquette	JOHN Q. ADAMS.
▲Newaygo*•† .... Newaygo	Fred W. Riblet.
New Baltimore*† Macomb	See Mt. Clemens.
▲Newberry*•† .....Luce	Sanford N. Dutcher.
New Haven*•†....Macomb	Adam T. Bennett.
Niles*•† .....Berrien	WILLIAM J. GILBERT.
North Adams*•†Hillsdale	See Hillsdale.
North Branch*•†..Lapeer	See Lapeer.
North Lansing† ..Ingham	See Lansing.
Northville*•† .....Wayne	C. C. Yerkes.
Ogden*† .....Lenawee	See Adrian.
Olivet* .....Eaton	See Bellevue.
Omer*•† .....Arenac	W. C. Cook.
Onaway*•...Presque Isle	See Rogers.
▲Ontonagon*•† Ontonagon	W. W. Wendell.
Orion*•† .....Oakland	William E. Littell.
Oscoda*† .....Iosco	See Tawas City.
Otsego*•† .....Allegan	ANDERSON & ANDERSON.
Ovid*•† .....Clinton	High & Everett.
Owosso*•† ....Shiawassee	KILPATRICK & PIERPONT.
Oxford*•† .....Oakland	Frank E. Jenkins.
▲Paw Paw*•†...Van Buren	T. J. CAVANAUGH.
Peck* .....Sanilac	T. C. Graham.
Pentwater*•† .....Oceana	WILLIAM T. EVANS.
Perrinton*•† .....Gratiot	See Ashley.
Perry*•† .....Shiawassee	A. N. Macqueen.
Petersburg*•†.....Monroe	John O. Zabel.
Petoskey*•†.....Emmet	C. J. PAILTHORP.
Pewamo*•†.....Ionia	See Lyons.
Pigeon*•† .....Huron	Paul Woodworth.
Pinckney*•† ..Livingston	W. A. Carr.
Pinconning*•† .....Bay	See Standish.
Plainwell*•† .....Allegan	E. J. Anderson.
Plymouth*•† .....Wayne	G. A Starkweather.
▲Pontiac*•† .....Oakland	JOHN H. PATTERSON.
Port Austin*•† .....Huron	James H. Hall.
Port Hope*† .....Huron	See Harbor Beach.
▲Port Huron*•†...St. Clair	GEORGE G. MOORE.
Portland*•†.....Ionia	W. E. Hawley.
Port Sanilac*† .....Sanilac	M. N. Mugan.
Quincy*•† .....Branch	W. H. Lockerby.
Reading*•† .....Hillsdale	Lockerby & Kinney.
Red Jacket*† ..Houghton	See Houghton.
Reed City*•† ..... Osceola	Charles A. Withey.
Reese*•† ..... Tuscola	See Vassar.
Remus*•† ..... Mecosta	See Big Rapids.
Richland*•† .... Kalamazoo	See Battle Creek.
Richmond* .....Macomb	W. S. Stone.
Rochester*•† .....Oakland	J. H. Holman.
Rockford*•† .....Kent	C. G. Hyde.
Rockland*•† . Ontonagon	See Ontonagon.
▲Rogers*....Presque Isle	G. Covey, Jr.
Romeo*•† .....Macomb	D. N. Lowell.
▲Roscommon*•†Rosc'm'on	Charles L. De Waele.
▲Saginaw*•† .....Saginaw	E. J. DEMOREST. Refers to Second National Bank.
Saline*•† ... .. Washtenaw	See Ypsilanti.
Sand Beach*† .....Huron	See Harbor Beach.
▲Sanilac Center*... Sanilac	William H. Burgess.
Saranac*•† .....Ionia	P. T. Williams.
Saugatuck*•†..... Allegan	W. A. Woodworth.
▲Sault Ste Marie*•†Chip'wa	GEORGE A. CADY.
Schoolcraft*•† Kalamazoo	George M. Fields.
Scottville*•† ..... Mason	See Ludington.
Sebewaing*•†..... Huron	See Port Austin.
Seney*•†.....Schoolcraft	See Newberry.
Shelby*•† .....Oceana	A. E. Souter.
Shepherd*•†..... Isabella	F. E. Hibbard.
Sheridan*•† .... Montcalm	E. Follette.
Sherwood*•†..... Branch	See Union City.
South Haven*•† VanBuren	S. B. MONROE.
South Lyon*•†...Oakland	Carpenter & Chubb.
Sparta*•† .....Kent	B. N. Keister.
Springport*•†.....Jackson	See Albion.
▲Standish*•†.....Arenac	M. D. Snow.
▲Stanton*•† .....Montcalm	L. C. PALMER.
St. Charles*•†....Saginaw	T. P. Zander.
St. Clair*•†.....St. Clair	A. R. Stowell.
▲St. Ignace*•† .. Mackinac	Henry Hoffman.
▲St. Johns*•† .....Clinton	FEDEWA & WALBRIDGE.
▲St. Joseph*•† .....Berrien	N. A. HAMILTON.
St. Louis*•† .....Gratiot	Charles W. Giddings.
Stockbridge*•† ...Ingham	W. B. Gildart.
Sturgis*•† ..... St. Joseph	C. A. Sturgis.
Sunfield*•† ..... Eaton	See Grand Ledge.
▲Tawas City*•†.....Iosco	N. C. HARTINGH.
Tecumseh*•†.... Lenawee	F. B. Wood.
Tekonsha*•†..... Calhoun	William A. Howard.
Three Oaks*•† .....Berrien	W. K. Sawyer.
Three Rivers*•†St. Joseph	S. M. CONSTANTINE.
▲TraverseCity*•†Gr'ndTra.	FRATT & DAVIS.
Turner*† .....Arenac	See Standish.
Twining*† ..... Arenac	See Standish.
Ubly*•† ..... Huron	J. C. Ryan.
Union City*•†.....Branch	M. A. Merrifield.
Unionville*•†.....Tuscola	See Caro.
Utica*•† ..... Macomb	G. E. Eckert.
Vandalia*•† .....Cass	See Cassopolis.
Vassar*•† .....Tuscola	E. H. TAYLOR.
Vermontville*•†....Eaton	See Charlotte.
Vernon*•†.... Shiawassee	See Corunna.
Vicksburg*•†. Kalamazoo	T. RAYNER, JR.
Wacousta*.....Clinton	See Grand Ledge.
Waldron*•† .....Hillsdale	S. W. Yeagley.
Watervliet*•†.....Berrien	See Benton Harbor.
Wayland*•†.....Allegan	David Stockdale.
Wayne*•† ..... Wayne	J. F. Cullen.
West Bay City*•† .... Bay	See Bay City.
▲West Branch*•†. Ogemaw	F. L. Snodgrass.
Weston*•† .....Lenawee	H. C. Reton.
Whitehall*•†.....Muskegon	Paul I. Hedges.
WhitePigeon*•†St.Joseph	W. F. Thomas.
Williamston*•†... Ingham	W. T. Webb.
Woodland*•..... Barry	C. S. Palmerton.
Wyandotte*•†..... Wayne	SYLVESTER PRAY.
Yale*•† ..... St. Clair	Drake & Rapley.
Ypsilanti*•†.. Washtenaw	D. C. GRIFFIN.
Zeeland*•†..... Ottawa	See Holland.

MINNESOTA.

Town and County.	Name.
▲Ada*•† .....Norman	W. W. Calkins.
Adams*•†.....Mower	P. H. Carr.
Adrian*•†.....Nobles	O. W. FREEMAN.
▲Aitkin*•†.....Aitkin	F. N. Hall.
Albany*•† .....Stearns	See Avon.
▲Albert Lea*•†...Freeborn	H. C. CARLSON.
Alden*•† .....Freeborn	Ira Cary.
▲Alexandria*•†.... Douglas	C. J. Gunderson.
Alpha*• ..... Jackson	See Heron Lake.
Amboy*•†.....Blue Earth	Charles Thompson.
Annandale*•†..... Wright	Henry Spindler.
▲Anoka*•† ..... Anoka	A. F. PRATT.
Appleton*•†..... Swift	E. T. Young.
Argyle*•† ..... Marshall	E. M. Stanton.
Arlington*•†..... Sibley	P. A. Cosgrove.
Atwater*•† ....Kandiyohi	L. E. Covell.
Audubon*•† ..... Becker	See Detroit City.
▲Austin*•† .....Mower	ARTHUR W. WRIGHT
Avoca*•† .....Murray	See Fulda.
Badger*..... Roseau	See Roseau.
Balaton*•†.....Lyon	See Tracy.
Barnesville*•†..... Clay	Charles S. Marden.
Battle Lake*•†. Otter Tail	See Fergus Falls.
Beardsley*•† .... Bigstone	See Graceville.
▲Beaver Falls*.....Renville	See Redwood Falls.
Belgrade*•†..... Stearns	See Glenwood.
Belle Plaine*•†..... Scott	See Shakopee.
Bellingham*•† Lac-qui-P'e	T. J. McElligott.
Belview*•†..... Redwood	A. O. Gimmestad.
▲Bemidji*•..... Beltrami	Street & Reynolds.
▲Benson*•†..... Swift	S. A. Hudson.
Bigelow*•† .....Nobles	See Worthington.
Big Lake*•†...Sherburne	Frank T. White.
Bird Island*•†.... Renville	H. C. Berry.
Blooming Prairie*•†.Ste'e	W. R. Hoskyn.
▲Blue Earth City*•†Farib'lt	FRANK E. PUTNAM.
Boyd*•† ....Lac-qui-Parle	See Madison.
Braham..... Isanti	See Cambridge.
▲Brainerd*•†...Crow Wing	T. C. BLEWITT.
Brandon*•† ..... Douglas	See Alexandria.
▲Breckenridge*•† .. Wilkin	EZRA G. VALENTINE
Brewster*•† ..... Nobles	See Heron Lake.
Bricelyn..... Faribault	A. M. Schancke.
Brooten*•†..... Stearns	See Glenwood.
Browerville*•† ..... Todd	See Long Prairie.
Brown Valley*•† Traverse	A. S. Crossfield.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Brownton*•† ..... McLeod	A. L. Brown.
▲Buffalo*•†..... Wright	J. T. Alley.
Buffalo Lake*•†.. Renville	See Granite Falls.
Butterfield*•† Watonwan	See St. James.
▲Caledonia*•†..... Houston	G. G. GOODWIN.
▲Cambridge*..... Isanti	Barber & Southerland.
Campbell*•† ..... Wilkin	E. G. Valentine.
Canby*•† Yellow Medicine	Ole Ostensoe.
Cannon Falls*•†. Goodhue	P. S. Aslakson.
▲Carlton*•† ..... Carlton	H. H. Hawkins.
Carver*•† ..... Carver	See Chaska.
Cass Lake• ..... Cass	F. W. Smith.
▲Center City*•†.... Chisago	See St. Paul.
Ceylon ..... Martin	See Fairmont.
▲Chaska*•† ..... Carver	T. F. CRAVEN.
Chatfield*•† ..... Fillmore	Joseph Underleak.
Chokio*•† ..... Stevens	See Morris.
Clara City*•†...Chippewa	See Granite Falls.
Claremont*•† ..... Dodge	B. F. Hood.
Clarkfield*•† Yello' Medi'e	See Canby.
Clayton ..... Faribault	See Wells.
Clear Lake*•† Sherburne	See Big Lake.
Clearwater*•† .... Wright	See St. Cloud.
Climax*•† ..... Polk	See Crookston.
Clinton* ..... Bigstone	See Graceville.
Cloquet*•† ..... Carlton	W. L. Chase.
Cokato*•† ..... Wright	F. Swanson.
Comfrey ..... Brown	See New Ulm.
Correll† ..... Bigstone	See Appleton.
Cottonwood*•†..... Lyon	W. D. Fanning.
▲Crookston*•† ..... Polk	MILLER & FOOTE.
Dassell*•† ..... Meeker	See Litchfield.
Dawson*•† . Lac-qui-Parle	A. W. Ewing.
Deer River*•† ..... Itasca	See Grand Rapids.
Delano*•† ..... Wright	F. H. Lindsley.
Delavan*•† ..... Faribault	S. J. Abbott.
▲Detroit*•† ..... Becker	FRANK RICHARDSON.
Dexter*•† ..... Mower	G. W. King.
Dodge Center*•†... Dodge	See Kasson.
Donnelly*..... Stevens	See Morris.
Dover*•† ..... Olmsted	See Rochester.
▲Duluth*•† ..... St. Louis	RICHARDSON '& DAY. Refer to any bank in Duluth or to St Paul National Bank, St. Paul.
Dundee*•†..... Nobles	See Slayton.
Eagle Bend*•†..... Todd	See Long Prairie.
East Grand Forks*•† Polk	Graves & Massee.
Easton*•† ..... Faribault	See Wells.
Echo*•† . Yellow Medicine	R. Vaaller.
Eden Valley*•†.... Meeker	James H. Doran.
Edgerton*•†. ....Pipestone	C. G. Brady.
▲Elbow Lake*•† ..... Grant	F. & M. Casey.
Elgin*•† ..... Wabasha	See Plainview.
▲Elk River*•†...Sherburne	Frank T. White.
Ellsworth*•† ..... Nobles	John F. Flynn.
Elmore*•† ..... Faribault	H. B. Smith.
Ely*•† ..... St. Louis	GEORGE WESCOTT.
Elysian*•† ..... Lesueur	See Waterville.
Emmons ..... Freeborn	See Albert Lea.
Erskine*•† ..... Polk	See Crookston.
Evansville*•† ..... Douglas	A. O. Feet.
Eveleth*•† ..... St. Louis	M. D. L. Fuller.
Excelsior*•† .... Hennepin	W. P. McDonald.
Eyota*•†..... Olmstead	See Rochester.
Fairfax*•† ..... Renville	A. V. Ilieke.
▲Fairmont*•† ..... Martin	DEAN & PALMER.
▲Faribault*•† ..... Rice	H. T. PYLE.
Farmington*•† .... Dakota	A. C. Finney.
Felton*•† ..... Clay	See Moorhead.
▲Fergus Falls*•† Otter Tail	CHAUNCEY L. BAXTER.
Fertile*•† ..... Polk	Thomas Keefe.
Fisher*•† ..... Polk	E. D. Kingsland.
Foley*•† ..... Benton	See Sauk Rapids.
Foston*•† ..... Polk	B. S. Bennett.
Franklin*•† ..... Renville	See Fairfax.
Frazee*•†..... Becker	See Detroit City.
Frost ..... Faribault	See Wells.
Fulda*•† ..... Murray	M. E. Foley.
Gary*•† ..... Norman	See Fertile.
Gaylord*•† ..... Sibley	G. A. McKenzie.
Gibbon*•† ..... Sibley	See Gaylord.
▲Glencoe*•† ..... McLeod	F. R. ALLEN.
Glenville*•† ..... Freeborn	See Albert Lea.
▲Glenwood*•† ..... Pope	E. M. Webster.
Good Thunder*•† BlueE'th	See Mapleton.
Graceville*•†.... Bigstone	M. S STEVENS.
Granada*•† ..... Martin	See Fairmont.
▲Grand Marais*..... Cook	See Duluth.
Grand Meadow*•† . Mower	See Spring Valley.
▲Grand Rapids*•†...Itasca	T. M. Brady.
▲Granite Falls*•† Yel. Med.	O. Hartwick.
Grove City*•†..... Meeker	A T. Nelson.
▲Hallock*•†..... Kittson	R. R. Hedenberg.
Halstad*•† ..... Norman	A. O. Ueland.
Hamline*•† ..... Ramsey	See St. Paul.
Hammond*•† .... Wabasha	See Wabasha.
Hampton*•† ..... Dakota	See Farmington.
Hancock*•† ..... Stevens	F. M. Klein.
Hanska* ..... Brown.	See Madelia.
Hardwick*•† ..... Rock	See Lu Verne.
Harmony*•†..... Fillmore	See Preston.
Hartland*•† ..... Freeborn	See Albert Lea.
▲Hastings*•† ..... Dakota	F. M. CROSBY.
Hawley*•†..... Clay	G. Halverson.
Hayfield*•† ..... Dodge	See Kasson.
Hector*•† ..... Renville	O. A. Allen.
▲Henderson*•† ..... Sibley	W. H. Leeman.
Hendrum*•† ..... Norman	See Halstad.
Henning*•† .... Otter Tail	See Fergus Falls.
Herman*•†..... Grant	Arthur B. Childress.
Heron Lake*•†...Jackson	L. F. Lammers.
Hibbing*•† ..... St. Louis	W. J. POWER.
Hills*•† ..... Rock	See Lu Verne.
Hoffman*•†..... Grant	William Schellbach.
Holland*† ..... Pipestone	See Pipestone.
Houston*•† ..... Houston	See Caledonia.
Howard Lake*•†.. Wright	F. E. Latham.
Hubbard* ..... Hubbard	See Park Rapids.
Hutchison*•† .... McLeod	H. H. Bonniwell.
Iona*†..... Murray	See Slayton.
Isanti*..... Isanti	See Cambridge.
▲Jackson*•† ..... Jackson	T. J. Knox.
Janesville*•† .... Waseca	L. D. ROGERS.
Jasper*•† ..... Pipestone	F. L. James.
Jeffers ..... Cottonwood	See Windom.
Jordan*•†..... Scott	F. J. Leonard.
Kasson*•†..... Dodge	Robert Taylor. See Hallock.
Kennedy*•† .... Marshall	See Alexandria.
Kensington*•† .. Douglas	F. M. Lamp.
Kenyon*•† ..... Goodhue	See Benson.
Kerkhoven*•† ..... Swift	See Alden.
Kiester* ..... Faribault	See Waterville.
Kilkenny*•†..... Lesueur	See Worthington.
Kinbrae*•† ..... Nobles	See Winthrop.
Lafayette*•† ..... Nicollet	John McKenzie.
▲Lake Benton*•† .. Lincoln	ALLEN J. GREER.
Lake City*•† .... Wabasha	D. A. Reed.
Lake Crystal*•† BlueEa'th	E. T. Smith.
Lakefield*•† ..... Jackson	See Detroit.
Lake Park*•†..... Becker	See Farmington.
Lakeville*•† ..... Dakota	F. Clague.
Lamberton*•† .. Redwood	Chapman & Chapman.
Lanesboro*•†.... Fillmore	G. W. W. Harden.
Le Roy*•† ..... Mower	See Glencoe.
Lester Prairie*•†. McLeod	O. J. Parker.
Lesueur*•† ..... Lesueur	Charles C. Kolars.
▲Lesueur Center*. Lesueur	See Winona.
Lewiston*•† ..... Winona	C. H. Strobeck.
▲Litchfield*•†..... Meeker	E. P. ADAMS.
▲Little Falls*•†... Morrison	J. D. Jones.
▲Long Prairie*•† ..... Todd	See Glenwood.
Lowry*•† ..... Pope	W. N. DAVIDSON.
▲Luverne*•†..... Rock	See Austin.
Lyle*•† ..... Mower	W. H. Hammer.
Mabel*•† ..... Fillmore	BETHER & HAYCROFT.
Madelia*•† .... Watonwan	FRANK PALMER.
▲Madison*•†. Lac-qui-Parle	See Mankato.
Madison Lake*•† BlueE'th	S. B. WILSON.
▲Mankato*•†...Blue Earth	Littleton & McCaughey.
▲Mantorville*•..... Dodge	J. E. Madigan.
Maple Lake*•†..... Wright	C. J. LAWRISCH.
Mapleton*•† .. Blue Earth	VIRGIL B. SEWARD.
▲Marshall*•†..... Lyon	See Montevideo.
Maynard*•† .... Chippewa	Michael Marx.
Mazeppa*•† ..... Wabasha	S. H. Drew.
McIntosh*•† ..... Polk	Donahue & Stephens.
Melrose*•† ..... Stearns	See Park Rapids.
Menahga*•†..... Wadena	Wardell Spencer.
Merriam Park*•†. Ramsey	Giddings & Pratt.
Milaca*•† ..... Millelacs	See Montevideo.
Milan*•† ..... Chippewa	WASHINGTON SMITH, 914-918 Guaranty Loan Bldg. General practice, commercial, real estate, probate, and commercial law a specialty. Refers to E. W. Scott, of Scott Bros., New York; Security Bank, or any other bank in Minneapolis.
Minneapolis*•† Hennepin	
Minneota*•†..... Lyon	See Marshall.
Minnesota Lake*•† E'rth'lt	See Mapleton.
▲Montevideo*•† . Chippewa	LYNDON A. SMITH.
Montgomery*•† .. Lesueur	C. D. McCarthy.
Monticello*•† ..... Wright	James C. Tarbox.
▲Moorhead*•† ..... Clay	EDWIN ADAMS.
▲Mora*•†..... Kanabec	J. C. Pope.
Morgan*•† ..... Redwood	Albert Hauser.
Morris*•†..... Stevens	LEWIS C. SPOONER.
Morristown*•† ..... Rice	See Faribault.
Morton*•†..... Renville	See Olivia.
Mountain L*•† Cottonw'd	See Windom.
Murdock*•†..... Swift	See Benson.
New Duluth*•†. St. Louis	See Duluth.
New London*•† Kandiyo'l	See Willmar.
New Paynesville*•† St'rns	See St. Cloud.
New Prague*•†..... Scott	E. A. Edgerton.
New Richland*•†. Waseca	B. F. McGregor.
▲New Ulm*•† ..... Brown	EINER HOIDALE.
New York Mills*•† Ott'rt'l	See Wadena.
Nicollet*•† ..... Nicollet	See St. Peter.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northbranch*•†..Chicago	Charles A. Holt.
Northfield*•†.....Rice	R. J. Drake.
North St. Paul*•† Ramsey	See St. Paul.
Norwood*•†.....Carver	George J. Bradley.
Olivia*•†.....Renville	S. R. Miller.
▲Ortonville*•†.....Bigstone	A. B. KAERCHER.
Osakis*•†.....Douglas	F. H. Borchert.
▲Owatonna*•† .....Steele	WHEELOCK & SPERRY.
▲Park Rapids*•†..Hubbard	B. F. Wright.
Pelican Rapids*•†Ot'r T'il	James T. McCullough
Perham*•† .....Otter Tail	M. J. Daly.
Perley*•†.....Norman	See Halstad.
▲Pine City*•†.....Pine	S. G. L. Roberts.
Pine Island*•†...Goodhue	See Zumbrota.
▲Pipestone*•† ...Pipestone	EVANS & EVANS.
Plainview*•† .... Wabasha	J. A. Carley.
Plato*•†.....McLeod	See Glencoe.
Presto .....Todd	See Staples.
▲Preston*•†.....Fillmore	Wells & Hopp.
▲Princeton*•† ....Millelacs	J. J. SKAHEN.
Racine*•† .....Mower	See Spring Valley.
Raymond*•† ..Kandiyohi	J. M. Shelton.
▲Redlake Falls*•†.Redlake	C. E. Boughton.
▲Red Wing*•†.....Goodhue	ALBERT JOHNSON.
▲Redwood Falls*•† Redw'd	A. C. Doliff.
Renville*•†.....Renville	Daly & Barnard.
Richmond (Torah P. O.) Stearns	See Torah.
Revere*•†.....Redwood	See Lamberton.
▲Rochester*•†.....Olmstea	B. W. EATON.
Rockdell*..... Olmsted	See Rochester.
Rockford*•†.....Wright	D. D. Ames.
▲Roseau*•† .....Roseau	R. J. Bell.
Rothsay*•†.....Wilkin	See Breckenridge.
Round Lake*•†.... Nobles	See Worthington.
Royalton*•†.....Morrison	George H. Niles.
Rush City*•†.... Chisago	J. D. Markham.
Rushford*•†.....Fillmore	G. W. Rockwell.
Rushmore*•† .....Nobles	See Worthington.
Ruthton*•†.....Pipestone	See Pipestone.
Sacred Heart*•† Renville	Erle L. Winge.
Sanborn*•† .....Redwood	See Lamberton.
Sandstone*•†.....Pine	J. A. Smith.
Sargeant •† .....Mower	See Austin.
Sauk Center*•†...Stearns	M. C. Kelsey.
▲Sauk Rapids*•† ...Benton	Thomas Van Etten.
▲Shakopee*•†.....Scott	J. A. COLLER.
Shelly*•†..... Norman	See Ada.
Sherburne*•†.....Martin	T. F. Knappen.
Silver Lake*•†...McLeod	See Glencoe.
▲Slayton*•† .....Murray	B. H. Whitney.
Sleepy Eye*•† .....Brown	SOMERVILLE & OLSEN.
South St. Paul*•†.Dakota	See St. Paul.
Springfield*•† .....Brown	George T. Olson.
Spring Grove*•† .Houston	O. K. Dahle.
Spring Valley*•† Fillmore	J. Q. Farmer.
Staples*•† .....Todd	E. F. Gummer.
Starbuck*•† .....Pope	O. J. Johnson.
Steen*•† ..... Rock	See Luverne.
Stephen*•† .....Marshall	G. A. Carr.
Stewart*•† .....McLeod	See Glencoe.
Stewartville*•† ..Olmsted	O. E. Hammer.
▲Stillwater*•†. Washington	MANWARING & SULLIVAN.
St. Bonifacius*•†Hennepin	See Minneapolis.
St. Charles*•†.... Winona	E. Hill.
▲St. Cloud*•†.....Stearns	R. B. BROWER.
St. Hilaire*•†...Red Lake	J. K. Hannay.
▲St. James*•†...Watonwan	W. S. HAMMOND.
¶▲St. Paul*•† .....Ramsey	CHARLES BECHHOEFER, National German-American Bank Bldg. Refers to National German-American Bank.
" ..... "	BENSON & PHILLIPS, 622-624 Globe Building. Attorneys for John Martin Lumber Co.
" ..... "	BRIGGS & MORRISON, 604 N. Y. Life Bldg. Attorneys for A. B. Stickney, Pres., C. G. W. Ry. Co.
" ..... "	F. G. INGERSOLL, 814-815 New York Life Bldg. Refers to Merchants National Bank.
" ..... "	JOHN B. & E. P. SANBORN, National German-American Bank Building. Attorneys for National German-American Bank.
" ..... "	WARNER & LAWRENCE, 714-718 Germania Life Ins. Bldg. Reference: First National Bank.
▲St. Peter*•† .....Nicollet	A. A. STONE.
Swanville*•†.....Morrison	See Little Falls.
Taylor's Falls*•†.Chisago	See St. Paul.
Tenhassen.....Martin	See Fairmont.
Thief Riv.F'lls*•†Redlake	Henry W. Lee.
Torah*•†.....Stearns	See St. Cloud.
Tower*•†.....St. Louis	W. G. Bonham.
Tracy*•†.....Lyon	C. W. Main.
Truman.....Martin	See Welcome.
Twin Valley*•†.. Norman	E. M. Niles.
▲Two Harbors*•†.....Lake	JOHN DWAN.
Tyler*•† ....Lincoln	H. A. STRICKER.
Ulen*•†..... Clay	See Hawley.
Verndale*•†..... Wadena	A. B. Kling.
VernonC'ter*•†Blue E'rth	See Mankato.
Vesta .....Redwood	C. H. HARRIS.
Virginia*•† ..... St. Louis	M. C. Palmer.
▲Wabasha*†.....Wabasha	MULLEN & BOWDITCH.
Wabasso.....Redwood	See Walnut Grove.
Waconia*•†..... Carver	See Minneapolis.
▲Wadena*•†..... Wadena	COPPERNOLL & WILLSON.
▲Walker*†..... Cass	J. G. McGARRY.
Walnutgrove*•† . Redw'd	Mohler & Gooler.
▲Warren*•† .....Marshall	A. Grindeland.
▲Waseca*•† ..... Waseca	JAMES M HANLEY.
Waterville*•† ....Lesueur	G. F. Dullam.
Watkins*•† .....Meeker	See Eden Valley.
Waverly*•† .....Wright	See Buffalo.
Welcome*•† .....Martin	G. M. Hopp.
Wells*•† .....Faribault	D. A. Odell.
West Concord*•†.. Dodge	W. W. Westcott.
West Duluth*•†. St. Louis	Pealer & Fesler.
▲Wheaton*•† .....Traverse	O'Hair & Murphy.
▲Willmar*•† ....Kandiyohi	G. H. Otterness.
▲Windom*•†..Cottonwood	THOMAS E. SIME.
WinnebagoC.*•† Fariba'lt	H. L. Bullis.
▲Winona*•† .....Winona	WEBBER & LEES.
Winthrop*•† ..... Sibley	E. H. Huebner.
Wood Lake*•† Yel'wMed.	See Granite Falls.
Woodstock*•†. Pipestone	See Pipestone.
▲Worthington*•†...Nobles	J. A. TOWN.
Wykoff *•† ..... Fillmore	See Spring Valley.
Zumbrota*•†.... Goodhue	J. A. Rocking.

MISSISSIPPI.

Town and County.	Name.
▲Aberdeen*•† ..... Monroe	GILLEYLEN & LEFTWICH.
Ackerman*•†.... Choctaw	See Kosciusko.
Amory*•† ..... Monroe	See Tupelo.
▲Ashland*..... Benton	Kimbrough, Kyle, McDonald & Simpson.
▲Augusta*.....Perry	See Hattiesburg.
Baldwyn*•†..... Lee	Wm. Cox.
▲Batesville*•† ..... Panola	Lowrey & Perkins.
▲Bay St. Louis*•†.Hancock	Bowers, Chaffe & McDonald.
▲Belen*..... Quitman	James W. Mack.
Belzona*.....Washington	See Indianola.
Biloxi*•†..... Harrison	WHITE & NEVILLE.
▲Booneville*•†.... Prentiss	B. A. P. Selman.
▲Brandon*•†..... Rankin	H. S. Cole.
▲Brookhaven*•† .. Lincoln	CASSEDY & CASSEDY.
Brookville*•†...Noxubee	See Macon.
▲Canton*•†.....Madison	F. B. PRATT.
▲Carrollton*•†.....Carroll	D. A. McEarchen.
▲Carthage* .....Leake	Lockett & Sullivan.
Centerville*•† .Wilkinson	See Gloster.
▲Charleston*. Tallahatchie	Dinkins & Caldwell.
▲Clarksdale*•†... Coahoma	R. H. WILDBERGER.
Cleveland.....Bolivar	See Rosedale.
▲Coffeeville*•†..Yalobusha	BREWER, WILSON & ARNOLD
▲Columbia*..... Marion	Mounger & Mounger.
▲Columbus*•† ... Lowndes	WILLIAM BALDWIN.
Como Depot*•†... Panola	Kyle & Shouds.
▲Corinth*•†.....Alcorn	J. M. Boone.
Crystal Springs*•† Copiah	See Hazlehurst.
▲Decatur*..... Newton	Thomas Keith.
▲Dekalb*..... Kemper	See Macon.
Durant*•† ..... Holmes	J. Wiener.
▲Ellisville*•†.....Jones	Shannon & Street.
Enterprise*•† . .....Clarke	BUCKLEY & HALSELL.
Eupora*•†.....Webster	Dunn & Dunn.
▲Fayette*•† .....Jefferson	R. L. Corban.
▲Forest*•† .....Scott	Jeff. Kent.
▲Friarpoint*•†... Coahoma	Fitzgerald & Maynard.
▲Fulton* ..... Itawamba	E. C. Patton.
Gloster*•†..... Amite	F. A. McClain.
Goodman*•† .....Holmes	See Durant.
▲Greenville*•† Washington	JAYNE & WATSON.
▲Greenwood*•†.... Leflore	L. P. YERGER.
▲Grenada*•†..... Grenada	ROBERTSON HORTON.
Gulfport*•†..... Harrison	F. M. Evans.
▲Hattiesburg*•†..... Perry	S. E. Travis.
▲Hazlehurst*•†..... Copiah	J. S. SEXTON.
▲Hernando*•†..... De Soto	A. M. Solomon, Jr.
▲Holly Springs*•†. Marshall	STRICKLAND & GAREY.
▲Houston*.....Chickasaw	Lyon & Stockett.
▲Indianola*•†... Sunflower	Baker & Moody.
▲Iuka*•† ..... Tishomingo	J. A. E. Pyle.
¶▲Jackson*•†..... Hinds	ALEXANDER & ALEXANDER Attorneys for Capital State Bank.
" ..... "	BRAME & BRAME. Refer to any bank in Mississippi.
Jonestown*•.... Coahoma	See Clarksdale.
▲Kosciusko*•† .....Attala	ANDERSON & DAVIS.
Laurel*•†..... Jones	T. G. McCallum.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Leakesville .....Greene	J. E. Alderman.
Leland*•†.... Washington	See Greenville.
▲Lexington*•†.....Holmes	H. S. HOOKER, Jr.
▲Liberty*.....Amite	See Gloster.
▲Louisville* .....Winston	Hopkins & Gully.
▲Macon*•†.....Noxubee	HELM & ALLGOOD.
▲Magnolia*•†.....Pike	J. H. Price.
▲Mayersville*..... Issaquena	See Rolling Fork.
McComb*•†.....Pike	J. B. WEBB.
▲Meadville*..... Franklin	See Fayette.
▲Meridian*•†...Lauderdale	COCHRAN & BOZEMAN. Refer to First National Bank.
▲Mississippi City*•† Harr'n	See Bay St. Louis.
▲Monticello*.... Lawrence	J. H. Arrington.
Moss Point*†.....Jackson	C. H. Wood.
▲Natchez*•†..... Adams	A. H. GEISENBERGER. Attorney for Merchants & Planters Bank.
▲New Albany*•† .... Union	See Lee Crum.
Newton*•† .....Newton	J. R. Byrd.
Ocean Springs*•†Jackson	See Scranton.
Okolona*•†.....Chickasaw	Stovall & Williams.
▲Oxford*•†..... Lafayette	H. A. Barr.
▲Paulding*.....Jasper	Stone Deavours.
▲Philadelphia*....Neshoba	H. H. Rodgers.
Pickens*•† .....Holmes	See Lexington.
▲Pittsboro*.....Calhoun	BREWER, WILSON & SMITH.
▲Pontotoc*†.....Pontotoc	O. C. Carr.
Poplarville*•†Pearl River	Shivers & Shivers.
▲Port Gibson*•†.Claiborne	J. McCARTIN.
▲Purvis*•† ..... Marion	Henry Mounger.
▲Quitman*•† .....Clarke	See Meridian.
▲Raleigh* ..... Smith	See Forest.
▲Raymond*•†.....Hinds	D. S Fearing.
▲Ripley*† .....Tippah	JOHN Y. MURRY, Jr.
▲Rosedale*•†.....Bolivar	CHARLES SCOTT AND E. H. WOODS.
▲Sardis*•†.....Panola	Boothe & Boothe.
▲Scranton*•†.....Jackson	BALLARD & BALLARD.
▲Senatobia*•†..... Tate	J. F. Dean.
▲Starkville*•† .. Oktibbeha	CARROLL & MAGRUDER.
Summit*•† .....Pike	J. B. Holden.
Tchula*•† .....Holmes	See Lexington.
Terry*•† .....Hinds	B. F. Fortner.
▲Tunica*•† ..... Tunica	Henderson & Bankston.
▲Tupelo*•† .....Lee	ALLEN & ROBINS.
Utica*•†.....Hinds	See Jackson.
▲Vaiden*•† .....Carroll	McClurg & Flowers.
▲Vicksburg*•† .... Warren	DABNEY & McCABE. Attorneys for First National Bank.
▲Walthall* ..... Webster	Fox, Rowe & Lamb.
▲Water Valley*•†..Yalob'a	BREWER & WILSON.
▲Waynesboro*•† ...Wayne	C. R. Pitts.
Wesson*•†.....Copiah	See Hazlehurst.
▲West Point*•†.....Clay	ROANE & McCLELLAN.
▲Westville* .....Simpson	A. W. Dent.
▲Williamsburg* Covington	D. A. McIntosh
▲Winona*•† ..Montgomery	SWEATMAN, TROTTER & KNOX.
▲Woodville*•† ..Wilkinson	Bramlett & Tucker.
▲Yazoo City*•†.....Yazoo	E. DRENNING.

MISSOURI.

Town and County.	Name.
Adrian*•† .....Bates	A. J. Smith.
Agency*.....Buchanan	E. W. Miller.
▲Albany*•†..... Gentry	CHARLES H. S. GOODMAN. References: Bank of Albany; Tootle, Lemon & Co., bankers, St. Joseph, Mo.
Alma*•†.....LaFayette	See Blackburn.
Altamont*•†.....Daviess	T. M. Mallory.
▲Alton*..... Oregon	J. D. Brooks.
Amity*•†.....DeKalb	See Maysville.
Amsterdam*•† ..... Bates	See Butler.
Appleton City*•† St. Clair	JOHN A. GILBREATH.
Armstrong*•†.....Howard	R. M. Bagby.
Arrow Rock* ..... Saline	See Marshall.
Ash Grove*•†.....Greene	Harvey Murray.
Ashland* ..... Boone	Eli Penter.
Atlanta*•†..... Macon	See Laplata.
Aurora*•†..... Lawrence	E. J. WHITE.
Auxvasse*•†.... Callaway	R. G. Hale.
▲Ava*..... Douglas	Adams Bros.
Baring*•†..... Knox	See Edina.
Barnard*•†..... Nodaway	P. J. Haney.
Belton*•†.....Cass	L. M. Crouch.
▲Benton*†..... Scott	J. L. Moore.
▲Bethany*•†.....Harrison	ALVORD & FRISBY.
Bethel*..... Shelby	See Shelbyville.
Bevier*•†..... Macon	C. P. Hale.
Billings*•†.... Christian	W. F. Laughlin.
Birch Tree*•†.....Shannon	See Winona.
Blackburn*•†.....Saline	See Marshall.
Blackwater*•†.... Cooper	See Boonville.
Blairstown*•†... ..Henry	W. R. Phipps.
▲Bloomfield*.....Stoddard	E. J. WILLIAMS.
Blue Springs*•†..Jackson	Herrington & Burrus.
Blythedale*•†... Harrison	See Bethany.
Bolckow*•†..... Andrew	See Savannah.
▲Bolivar*•†..... Polk	UPTON & SKINKER.
Bonne Terre*•†St. Franc's	J. H. Malngen
▲Boonville*•†..... Cooper	W. V. DRAFFEN.
Bosworth*•†..... Carroll	C. W. Lawrence.
▲Bowling Green*•† Pike	J. D. HOSTETTER.
Brashear*•†.....Adair	Blair & Vawter.
Braymer*•†.....Caldwell	D. E. Adams.
Breckinridge*•†. Caldwell	O. J. Chapman.
Bronaugh*•†.....Vernon	See Sheldon.
Brookfield*•†.....Linn	A. A. BAILEY.
Browning*•†..... Linn	E. B. Fields.
Brunswick*•†... Chariton	Louis Benecke.
Bucklin*•†..... Linn	F. W. Byrd.
Buckner*•†..... Jackson	See Independence.
▲Buffalo*..... Dallas	D. M. Rush.
Bunceton*•†..... Cooper	See Boonville.
Burlington Jc.*•†..Nod'y	J. F. Robertson.
▲Butler*•†..... Bates	SMITH & STANLEY.
Calhoun*•†.....Henry	S. P. Davisson.
California*•†... Moniteau	L. R. Simpson.
Callao*•†.....Macon	J. W. HUNTER.
Camden Point*•†...Platte	See Macon City.
Cameron*•†.....Clinton	See Platte City.
Campbell*•†..... Dunklin	Turner & Goodrich.
Canton*•†..... Lewis	See Kennett.
Cape Girardeau*•†.C. Gir.	JERRY M. JEFFRIES.
Carl Junction*•†... Jasper	B. F. DAVIS.
▲Carrollton*•†..... Carroll	WILLIS G. CLARKE.
Carterville*•†.....Jasper	CHARLES R. PATTISON.
▲Carthage*•†..... Jasper	Howard Gray.
▲Caruthersville*•Pemiscot	HARDING & BRIGHT.
▲Cassville*•.....Barry	C. B. Faris.
Center*•†.....Ralls	T. M. Allen.
Center View*•†.. Johnson	E. W. Keithly.
▲Centerville*.... Reynolds	See Warrensburg.
Centralia*•†.....Boone	Z. C. Smith.
Chamois*•†.....Osage	H. S. Booth.
▲Charleston*•†.Mississippi	Henry Marquand.
Chilhowee*•†.....Johnson	RUSSELL & DEAL.
▲Chillicothe*•†.Livingston	See Warrensburg.
Chula*•† ..... Livingston	CHARLES A. LOOMIS.
Clarence*•† ..... Shelby	R. F. Davis.
Clark*•†..... Randolph	George C. Grant.
Clarksburg*•†... Moniteau	See Moberly.
Clarksdale*•†..... DeKalb	See California.
Clarksville*•† ..... Pike	Brown & Hunt.
▲Clayton*•†.....St. Louis	Edwards & Duvall.
Clearmont*•† .. Nodaway	See Central
▲Clinton*•†.....Henry	See Maryville.
Clyde*..... Nodaway	C. C. DICKINSON.
Coffeyburg*..... Daviess	F. J. McCarthy.
Colecamp*•†..... Benton	See Pattonsburg.
▲Columbia*•†..... Boone	N. H. Robinson.
Commerce*•†..... Scott	C. B. SEBASTIAN.
Concordia*•† .. Lafayette	Wm. Ballentine.
Conway*•.....Laclede	See Higginsville.
Corder*•†. .... Lafayette	R. S. Phillips.
Corning*•† ..... Holt	See Higginsville.
Cowgill*•† ..... Caldwell	See Oregon.
Craig*•†.....Holt	See Kingston.
Cross Timbers*. Hickory	See Oregon.
Cuba*•†.....Crawford	See Hermitage.
Curryville*•†..... Pike	See Steelville.
Dadeville*.....Dade	J. D. Gates.
▲Danville*... Montgomery	See Greenfield.
Darlington*•† .... Gentry	See Montgomery City.
Dearborn*•† ..... Platte	Joseph Sager.
Deepwater*•† ..... Henry	See St. Joseph.
De Kalb*•†.....Buchanan	W. S. Banta.
De Soto*•†.....Jefferson	See St. Joseph.
Dexter*•†..... Stoddard	JOHN L. THOMAS & SON.
Dixon*•† ..... Pulaski	Mozley & Liles.
▲Doniphan*•†..... Ripley	W. H. Murphy.
Downing*•†..... Schuyler	J. C. Sheppard.
Drexel*•†..... Cass	W. T. Cowell.
Eagleville*..... Harrison	John F. Lawder.
E. Prairie*•†..Mississippi	See Blythdale.
Edgerton*•† ..... Platte	See Charleston.
▲Edina*•†..... Knox	Bruce & Cumberford.
Eldon*•†.....Miller	W. C. HOLLISTER.
El DoradoSprings*•Cedar	W. M. Lumpkin.
Elmo*•†.....Nodaway	R. N. Banister.
Elsberry*•† ..... Lincoln	See Maryville.
▲Eminence* ..... Shannon	W. A. Dudley.
Ethel*•†..... .....Macon	L. B. Shuck.
Everton*•†..... Dade	J. T. White.
Excelsior Springs*•† Clay	Howard Ragsdale.
Fairfax*•†..... Atchison	FRANK A. BENSON.
Fairplay*•†..... Polk	See Tarkio.
Farber*•†..... Audrain	See Bolivar.
▲Farmington*.St. Francois	See Laddonia.
Faucett*•† ..... Buchanan	M. R. SMITH.
▲Fayette*•† ..... Howard	See St. Joseph.
Festus*•† .....Jefferson	A. W. WALKER.
Fillmore*..... Andrew	R. A. Swink.
Flatriver*•†..St. Francois	See Savannah.
	See Bonne Terre.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Florida*.....Monroe	Bartlett Rosell.
Forest City*†.....Holt	B. F. McDaniel.
▲Forsyth*.....Taney	Wm. H. Johnson.
Foster*.....Bates	See Butler.
Frankford*†.....Pike	Jesse B. Jones.
▲Fredericktown*†Madis'n	E. D. Anthony.
Freeman*†.....Cass	See Harrisonville.
▲Fulton*†.....Callaway	T. A. BOULWARE.
▲Gainesville*.....Ozark	See Ava.
▲Galena*.....Stone	John T. Moore.
▲Gallatin*†.....Daviess	HAMILTON & DUDLEY.
Galt*●.....Grundy	M. Bingham.
Garden City*†.....Cass	W. R. Hall.
Gayoso*.....Pemiscot	See Caruthersville.
Gentry.....Gentry	See Darlington.
Gibbs*†.....Adair	See La Plata.
Gilliam*†.....Saline	See Slater.
Gilman City●.....Harrison	Charles D. Knight.
Glasgow*†.....Howard	H. C. COCKERILL.
Glenwood*†.....Schuyler	H. D. B. Cutler.
Golden City*†.....Barton	H. A. Raymond.
Gorin*†.....Scotland	See Memphis.
Gower*†.....Clinton	See Plattsburg.
Graham*.....Nodaway	See Maitland.
Granby*†.....Newton	See Neosho.
Granger*†.....Scotland	See Memphis.
▲Grant City*†.....Worth	J. E. SCHOOLER.
Green Castle*.....Sullivan	See Milan.
Green City*†.....Sullivan	See Greencastle.
▲Greenfield*†.....Dade	L. W. Shafer.
Green Ridge*†.....Pettis	See Sedalia.
▲Greenville*.....Wayne	See Piedmont.
Guilford*†.....Nodaway	See Barnard.
Hale*†.....Carroll	W. T. Dixon.
Hallsville*†.....Boone	See Columbia.
Hamilton*†.....Caldwell	S. M. YOUNG.
Hannibal*†.....Marion	F. W. NEEPER.
Hardin*†.....Ray	J. T. Allbritain.
Harris*†.....Sullivan	C. B. Harris.
▲Harrisonville*†.....Cass	A. A. WHITSITT.
▲Hartville*.....Wright	J. W. Jackson.
Harwood*†.....Vernon	See Nevada.
Hayti*.....Pemiscot	J. E. Duncan.
▲Hermann*†...Gasconade	AUGUST MEYER.
▲Hermitage*.....Hickory	Wm. L. Pitts.
Higbee*†.....Randolph	J. F. Jarman.
Higginsville*†.Lafayette	WHITSETT & KEITH.
▲Hillsboro*†.....Jefferson	J. J. Williams.
Holden*†.....Johnson	J. P. Orr.
Holt*†.....Clay	D. L. Wilhoit.
Hopkins*†.....Nodaway	S. E. Browne.
▲Houston*.....Texas	LAMAR & LAMAR.
Houstonia*†.....Pettis	See Sedalia.
Humansville*†.....Polk	O. J. McLane.
Hume*†.....Bates	See Rich Hill.
Humphreys*†...Sullivan	J. D. Johnson.
Hunnewell*†.....Shelby	See Shelbina.
▲Huntsville*†..Randolph	JOHN N. HAMILTON.
Hurdland*†.....Knox	See Edina.
Iberia*.....Miller	See Dixon.
▲Independence*†Jackson	ALBERT M. OTT.
▲Ironton*†.....Iron	William R. Edgar.
▲Jackson*†.Cape Girard'u	W. H. Miller.
Jameson*†.....Daviess	See Gallatin.
Jamesport*†.....Daviess	SAM W. BUZARD.
Jamestown*†...Moniteau	See California.
Jasper*†.....Jasper	See Lamar.
¶▲Jefferson City*†...Cole	F. M. BROWN.
Jerico*.....Cedar	See Stockton.
Jonesburg*†Montg'mery	Johnson & Drunert.
Joplin*†.....Jasper	JAMES P. MEAD.
▲Kahoka*†.....Clark	Charles Hiller.
Kansas City*†...Jackson	ASHLEY, GILBERT & DUNN, Massachusetts Bldg. Refer to First National Bank and National Bank of Commerce, Kansas City; East River National Bank, N. Y.
" ..... "	GAGE, LADD & SMALL, Rooms 605, 606, 607 and 608 New York Life Bldg. Attorneys for U. S. Trust Co. and International Loan & Trust Co.
" ..... "	HARWOOD & MEREDITH, New York Life Bldg. Refer to Pennsylvania Fire Insurance Co., Philadelphia, and to any bank in Kansas City.
" ..... "	KARNES, NEW, HALL & KRAUTHOFF, Water Works Bldg. Special attention to commercial and corporation law and proceedings in bankruptcy. Refer to any bank in Kansas C.
" ..... "	LATHROP, MORROW, FOX & MOORE, 117 West Sixth Street. Refer to any bank or wholesale house in Kansas City.
Kansas City *†...Jackson (*Continued.*)	MESERVEY, PIERCE & GERMAN, American Bank Building. Attorneys for American Surety Co., New York. Refer to National Bank of Commerce.
" ..... "	GRANT I. ROSENZWEIG and Assistants, N.Y. Life Building. Refers to Union National Bank
" ..... "	FRANK TITUS, N.Y. Life Bldg. Collections and commercial law. Twenty years' local practice. Refers to Union National and Citizens National Bank.
" ..... "	WARNER, DEAN, McLEOD & HOLDEN, Keith & Perry Bldg. Attorneys and counselors at law.
" ..... "	WILLIAMS & DAVISON, N. Y. Life Bldg. Refer to First National Bank, American National Bank and Union National Bank. Eastern references upon application.
" ..... "	WOLLMAN, SOLOMON & COOPER, Water Works Bldg. References: National Bank of Commerce and Inter-State National Bank.
Kearney*†.....Clay	See Liberty.
▲Kennett*†.....Dunklin	C. P. Hawkin.
▲Keytesville*†...Chariton	O. F. SMITH.
Kidder*†.....Caldwell	See Kingston.
King City*†.....Gentry	J. W. Sullinger.
▲Kingston*●.....Caldwell	C. S. McLaughlin.
Kingsville*†.....Johnson	See Warrensburgh.
▲Kirksville*†.....Adair	RIEGER & RIEGER.
Kirkwood*†....St. Louis	O. G. MUDD.
Knobnoster*†....Johnson	S. G. Kelley.
Knox City*†.....Knox	See Edina.
La Belle*†.....Lewis	E. A. Dowell.
Laclede*†.....Linn	O. F. Libby.
Laddonia*†.....Audrain	E. C. Kennan.
La Grange*†.....Lewis	George R. Davis.
▲Lamar*†.....Barton	COLE & BURNETT.
Lamonte*†.....Pettis	See Sedalia.
▲Lancaster*†.....Schuyler	N. M. Shelton.
La Plata*†.....Macon	Joseph Park.
Laredo*†.....Grundy	See Trenton.
Lathrop*†.....Clinton	See Plattsburg.
Latour*†.....Johnson	See East Lynne.
Lawson*†.....Ray	See Richmond.
▲Lebanon*†.....Laclede	J. P. NIXON.
Lee's Summit*†.Jackson	T. J. Hackler.
Leeton*†.....Johnson	See Warrensburg.
Lemonville*†.....Putnam	See Unionville.
Lewistown*†.....Lewis	R. J. McNally.
▲Lexington*†...Lafayette	ALEXANDER GRAVES.
Liberal*†.....Barton	Grant Comfort.
▲Liberty*†.....Clay	MARTIN E. LAWSON.
Licking*.....Texas	W. H. Craven.
Lincoln*†.....Benton	See Warsaw.
▲Linn*†.....Osage	Ryors & Vorhall.
▲Linn Creek*.....Camden	S. C. Roach.
▲Linneus*†.....Linn	George B. Milburne, Jr.
Lock Spring*†...Daviess	See Gallatin.
Lockwood*†.....Dade	A. J. Young.
Louisiana*†.....Pike	JAMES W. REYNOLDS
Lowry City*†....St. Clair	See Osceola.
Lucerne*†.....Putnam	T. B. Davis.
Ludlow*†.....Livingston	See Chillicothe.
Luray*†.....Clark	See Kahoka.
Lutesville*†....Bollinger	See Marblehill.
▲Macon*†.....Macon	JOHN A. WHITE.
Madison*†.....Monroe	George W. Ferrell.
Maitland*†.....Holt	R. B. Bridgeman.
Malden*†.....Dunklin	John T. McKay.
Malta Bend*†.....Saline	See Marshall.
Mansfield*†.....Wright	L. D. Marr.
▲Marblehill*†....Bollinger	W. K. Chandler.
Marceline*†.....Linn	Harry K. & H. J. West.
Marionville*†. Lawrence	C. C. Matlock.
▲Marshall*†.....Saline	M. P. LYONS.
▲Marshfield*†.....Webster	HARRY FYAN.
Martinsburg*†...Audrain	See Mexico.
▲Maryville*†.....Nodaway	C. A. ANTHONY.
▲Maysville*†.....DeKalb	Frank Costello.
Mayview*†.....Lafayette	See Higginsville.
McFall*†.....Gentry	C. S. Lockwood.
Meadville*†.....Linn	E. D. Harvey.
▲Memphis*†.....Scotland	N. M. PETTINGILL.
Mendon*†.....Chariton	See Keytesville.
Mendota*†.....Putnam	See Unionville.
Mercer*†.....Mercer	See Lineville, Iowa.
Merwin*†.....Bates	See Butler.
▲Mexico*†.....Audrain	GEORGE ROBERTSON.
Miami*.....Saline	John A. Dunlap.
Middletown*Montgomery	S. W. & C. I. Ray.
▲Milan*†.....Sullivan	JOHN M. CAMPBELL.
Missouri City*†.....Clay	L. G. Hopkins.
Moberly*†.....Randolph	WILLARD P. CAVE.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. ●Express Office. †Telegraph Station ¶State Capital.

Town and County.	Name.
Mokane*† ..... Callaway	See Tebbetts.
Monett*† ..... Barry	JOHN T. BURGESS.
Monroe City*†.. Monroe	R. B. Bristow.
Montgomery City*†Mont	J. D. BARNETT.
▲Monticello*..... Lewis	J. E. Thompson.
Montrose*†.....Henry	N. B. Conrad.
Morley*†..... Scott	R. A. Klingsbury.
Morrisville*..... Polk	See Bolivar.
Mound City*†..... Holt	D. W. Porter.
Mountain Grove*† Wri't	C. F. Evans.
Mt. Moriah*.... Harrison	See Bethany.
▲Mt. Vernon*†..Lawrence	Henry Brumback.
Nelson*†.....Saline	Wm. D. Bush.
▲Neosho*†.....Newton	GEORGE HUBBERT.
▲Nevada*†..... Vernon	R. B. COOK.
Newark*..... Knox	See Edina.
New Cambria*†.. Macon	BERT D. NARTONI.
New Florence*†..Mont'y	T. J. Powell.
New Franklin*† Howard	M. T. Hardister.
New Hampton*† Harrison	See Bethany.
New Haven*†.. Franklin	See Washington.
▲New London*†..... Ralls	JOHN MEGOWN.
▲New Madrid*† New Mad.	ROBERT RUTLEDGE.
Newtown*†..... Sullivan	See Trenton.
Niangua*†..... Webster	See Marshfield.
Norborne*†..... Carroll	Sidney Miller.
Novelty*..... Knox	W. N. Doyle.
Oak Grove*†.....Jackson	See Blue Springs.
Odessa*†.....Lafayette	N. M. Houx.
Olean*†.....Miller	See Tuscumbia.
▲Oregon*.....Holt	T. C. DUNGAN.
Oronogo*†..... Jasper	See Webb City.
Orrick*†..... Ray	See Richmond.
Osborn*†.....DeKalb	P. M. Hatch.
▲Osceola*†..... St. Clair	Mann & Daniel.
Osgood*†..... Sullivan	See Milan.
Otterville*†..... Cooper	Thomas J. Starke.
▲Ozark*†..... Christian	W. A. LONG.
Pacific*†.....Franklin	See Washington.
▲Palmyra*†.....Marion	W. M. BOULWARE.
▲Paris*†.....Monroe	J. R. REYNOLDS.
Parkville*†..... Platte	James Brown.
Parnell*†.....Nodaway	See Sheridan.
Pattonsburg*†...Daviess	T. A. Gaines.
Paxe*.....Lawrence	See Mt. Vernon.
Perry*†..... Ralls	See Hannibal.
▲Perryville*†..... Perry	EDWARD ROBB.
Piedmont*†.....Wayne	DURHAM & DAVIS.
Pierce City*†..Lawrence	F. C. Johnston.
Pilotgrove*†..... Cooper	See Boonville.
▲Pineville*.....McDonald	J. A. Sturges.
▲Platte City*†..... Platte	N. B. Anderson.
▲Plattsburg*†..... Clinton	E. C. HALL.
Pleasant Hill*†.....Cass	GEORGE W. BRUCE.
Polo*†..... Caldwell	F. B. Klepper.
▲Poplarbluff*†..... Butler	S. M. CHAPMAN.
Portland*†..... Callaway	See Fulton.
▲Potosi*†..... Washington	E. M. Dearing.
Powersville*†.... Putnam	E. C. Nickless.
▲Princeton*†..... Mercer	IRA B. HYDE & SON.
Purdin*†..... Linn	See Laclede.
Puxico*†..... Stoddard	See Bloomfield.
Queen City*†...Schuyler	W. M. Saxbury.
Quitman*†..... Nodaway	A. Collins.
Ravanna*..... Mercer	See Princeton.
Ravenwood*†..Nodaway	See Sheridan.
Raymore*†..... Cass	See Harrisonville.
Rea*†..... Andrew	See Savannah.
Republic*†..... Greene	Mooneyham & Mooneyham.
Rhineland*†Montgomery	See Hermon.
Rich Hill*†..... Bates	TEMPLETON & HALES.
Richland*†.....Pulaski	S. J. Manes.
▲Richmond*†..... Ray	C. T. GARNER.
Ridgeway*†.... Harrison	See Bethany.
Rocheport*†..... Boone	See Boonville.
▲Rockport*†.... Atchison	Hunt & Bailey.
Rockville*†..... Bates	W. E. Heyle.
Rogersville*†... Webster	See Marshfield.
▲Rolla*†.....Phelps	T. M. JONES.
Rosendale*†..... Andrew	See Savannah.
Rothville*†.....Chariton	See Keytesville.
Russellville*†..... Cole	See Jefferson City.
Rutledge*†..... Scotland	See Memphis.
▲Salem*†..... Dent	L. Judson.
Salisbury*†..... Chariton	W. S. STOCKWELL.
Sarcoxie*†.....Jasper	D. M. Roper.
▲Savannah*†..... Andrew	WILLIS G. HINE.
Schell City*†.....Vernon	See Nevada.
▲Sedalia*†..... Pettis	C. C. KELLY.
Seneca*†..... Newton	R. J. Balch.
Seymour*†..... Webster	A. H. Davis.
Shelbina*†..... Shelby	W. O. L. JEWETT & SON.
▲Shelbyville*..... Shelby	P. B. Dunn.
Sheldon*†..... Vernon	J. P. Jones & Son.
Sheridan*†.....Worth	See Grant City.
Sikeston*†..... Scott	J. W. Moore.
Silex*†..... Lincoln	See Troy.
Skidmore*†.....Nodaway	W. M. Howden.
Slater*†.....Saline	C. P. STARTS.
Smithton*†..... Pettis	See Sedalia.
Smithville*†..... Clay	Z. S. Collins.

Town and County.	Name.
So. St. Joseph†.Buchanan	See St. Joseph.
So.-West City*.McDonald	See Pineville.
Sparta*†.....Christian	See Ozark.
Spickard*†.....Grundy	J. A. Denslow.
▲Springfield*†..... Greene	WHITE & McCAMMON.
Stanberry*†..... Gentry	C. A. RATCLIFFE.
▲Steelville*†.... Crawford	A. H. Harrison.
▲Ste. Genevieve*†† S.Genev.	E. A. ROZIER.
Stewardsville*†.De Kalb	J. H. Williams.
▲St. Charles*†. St. Charles	R. C. HAENSSLER.
St. James*†.....Phelps	See Rolla.
▲St. Joseph*†.. Buchanan	JOHNSON, RUSK & STRINGFELLOW. Refer to First National Bank.
" ..... "	LANDIS & BARR, 1st Nat. Bank Bldg. Commercial and corporation law. Special attention to collections and adjustments. Refer to any bank in the city.
" ..... "	JULIEN B. SHACKELFORD. Refers to the First Nat. Bank.
St. Louis*†.....St. Louis	ABBOTT & EDWARDS, 315 Chestnut St. Attorneys for R. G. Dun & Co. Refer to American Exch. Bank.
" ..... "	ALTHEIMER & YOUNG, Lincoln Trust Bldg. Refer to Lincoln Trust Co., or any bank or Trust Co. in St. Louis.
" ..... "	FREDERICK H. BACON, 509 Olive St. Refers to State Bank.
" ..... "	GEORGE M. BLOCK, 415 Locust St. Counsel for Jefferson Bank. Refers to Merchants-Laclede National Bank.
" ..... "	COLLINS & JAMISON, 70 Rialto Bldg. Refer to Merchants-Laclede National and Mechanics Banks.
" ..... "	GRANT, CARROLL & KENNEDY, 910 Carleton Bldg. Refer to Continental National Bank.
" ..... "	KOEHLER & REISS, Wainwright Bldg. References: South Side Bank, Lafayette Bank, and International Bank.
" ..... "	SCHULENBURG & MEYER, Lincoln Trust Bldg. Counsel for South Side Bank. Refer to Franklin Bank.
" ..... "	STEWART, CUNNINGHAM & ELIOT, Rialto Bldg. Counsel for Mechanics Bank. Refer also to National Bank of Commerce and Boatmen's Bank.
" ..... "	TAYLOR, ERD & TAYLOR. Counsel for Continental National Bank.
▲Stockton*..... Cedar	JAMES MASTERS.
Stotts City*....Lawrence	D. B. Jones.
Stoutsville*†.....Monroe	See Paris.
Sturgeon*†.....Boone	Thomas C. Carter.
Sullivan*†..... Franklin	Charles E. Farrar.
Sumner*†.....Chariton	See Keytesville.
Sweet Springs*†...Saline	ROBERT FULKERSON.
Tarkio*†..... Atchison	L. G. POPE.
Thayer*†.....Oregon	S. M. Meeks.
Tina*†..... Carroll	George D. Williams.
Tipton*†.....Moniteau	W. F. Quigley.
▲Trenton*†.....Grundy	HUGH C. SMITH.
Triplett*†.....Chariton	See Keytesville.
▲Troy*†.....Lincoln	R. S. Sutton.
Turney*†.....Clinton	See Plattsburg.
▲Tuscumbia*†.....Miller	L. N. Musser.
▲Union*†.....Franklin	Charles F. Gallenkamp.
Union Star*†....De Kalb	Henry Boone.
▲Unionville*†.....Putnam	D. F. CALFEE.
Urich*†.....Henry	J. A. Overbey.
▲Vanburen*†.....Carter	Daniel Huett.
Vandalia*†.....Audrain	W. W. Botts.
Verona*†.....Lawrence	See Monett.
▲Versailles*†.....Morgan	WM. FORMAN.
▲Vienna*.....Maries	John W. Terrill.
Walker*†.....Vernon	See Nevada.
Walnut Grove*†.Greene	W. H. Davis.
▲Warrensburg*†.Johnson	EWING COCKRELL.
▲Warrenton*†.....Warren	Peers & Morsey.
▲Warsaw*†.....Benton	H. P. Lay.
Washington*†..Franklin	Jesse H. Schaper.
Watson*†.....Atchison	See Rock Port.
Waverly*†.....Lafayette	E. M. Edwards.
Wayland*†.....Clark	See Kahoka.
▲Waynesville*.....Pulaski	W. H. Locker.
Weatherby*†.....DeKalb	See Maysville.
Weaubleau*.....Hickory	Theodore Ruett.
Webb City*†.....Jasper	REDDING & OWEN.
Wellington*†..Lafayette	See Lexington.
Wellsville*.Montgomery	Barker & Shackelford.
Wentzville*†. St. Charles	Charles J. Walker.
Westboro*†.....Atchison	J. W. Peck.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Weston* .....Platte	Charles H. Hillix.
▲West Plains*†....Howell	OLDEN & ORR.
Wheatland*.....Hickory	Wm. D. Harryman.
Wheeling*†...Livingston	See Chillicothe.
Willow Springs*†Howell	A. MULLINIX.
Windsor*†.....Henry	James P. Allen.
Winfield*†.....Lincoln	W. H. Jackson.
Winigan*.....Sullivan	See Greencastle.
Winston*†.....Daviess	See Gallatin.
Wyaconda*†.....Clark	See Kahoka.
Xenia.....Putnam	See Unionville.

MONTANA.

▲Anaconda*†.Deer Lodge	GEORGE B. WINSTON.
Belt*†.....Cascade	Camden Bretz.
▲Bigtimber*†Sweet Grass	A. G. Hatch.
▲Billings*†...Yellowstone	W. M. JOHNSTON.
▲Boulder*†.....Jefferson	George F. Cowan.
▲Bozeman*†.....Gallatin	LUCE & LUCE.
Bridger.....Carbon	See Red Lodge.
▲Butte*†.....Silver Bow	PEMBERTON & MAURY. Refer without permission to any bank or banker in Butte or Helena.
▲Choteau*.....Teton	J. G. Blair.
Columbia Falls*† Flath'd	R. L. Oliver.
Deerlodge...*†Deerlodge	Edward Scharnikow.
▲Dillon*†....Beaver Head	JOHN G. WILLIS.
Forsyth*†.....Custer	See Miles City.
▲Fort Benton*†...Choteau	B. L. Powers.
▲Glasgow*†.....Valley	J. J. Kerr.
Glendale*...Beaver Head	See Dillon.
▲Glendive*†.....Dawson	Thomas C. Holmes.
▲Great falls*†.....Cascade	SAM'L STEPHENSON.
▲Hamilton*†.....Ravalli	Charles M. Crutchfield.
¶▲Helena*†.....Lewis and [Clarke	CLAYBERG & GUNN. References: W. A. Clark & Bro., bankers, Butte, Mont.; also (without permission) to any bank in Montana.
" ..... "	CULLEN, DAY & CULLEN. Attorneys for Union Bank & Trust Co.
▲Kalispell*†.....Flathead	Sanford & Grubb.
▲Lewistown*†.....Fergus	W. M. Blackford.
▲Livingston*.....Park	A. P. STARK.
▲Miles City*†.....Custer	J. H. JOHNSTON.
▲Missoula*†.....Missoula	THOMAS G. MARSHALL.
Neihart*†.....Cascade	Richard Bennett.
▲Phillipsburg*†...Granite	W. E. MOORE.
Red Bluff .....Madison	See Virginia City.
▲Red Lodge*†.....Carbon	George W. Pierson.
Sandcoulee*†....Cascade	See Great Falls.
Stevensville*†....Ravalli	GEORGE T. BAGGS.
Stockett*.....Cascade	See Great Falls.
▲Townsend*†.Broadwater	F. X. DOLENTY.
Twin Bridges*•...Madison	See Virginia City.
▲Virginia City*†...Madison	L. L. Callaway.
▲White SulphurSpgs*Mgh'r	M. WATERMAN.
Wibaux*†.....Dawson	See Glendive.

NEBRASKA.

▲Adams*†.....Gage	See Beatrice.
▲Ainsworth*†.....Brown	P. D. McANDREW.
▲Albion*†.....Boone	J. A. Price.
Alexandria*†.....Thayer	See Hebron.
Allen*†.....Dixon	See Randolph.
Alliance*†.....Box butte	Wm. Mitchell.
▲Alma*†.....Harlan	THOMAS L. PORTER.
Ansley*†.....Custer	Judson C. Porter.
Arapahoe*†.....Furnas	J. H. Mooney.
Arcadia*†.....Valley	John Wall.
Arlington*†.Washington	W. S. Cook.
Ashland*†.....Saunders	W. B. CLARK.
Ashton*†.....Sherman	See Loup City.
Atkinson*†.....Holt	A. Scarly.
▲Auburn*†.....Nemaha	G. B. BEVERIDGE.
▲Aurora*†.....Hamilton	FRANK COYKENDALL.
Avoca*†.....Cass	C. E. Tefft.
Axtell*†.....Kearney	See Minden.
Bancroft*†.....Cuming	H. L. Keefe.
Barnston*†.....Gage	See Blue Springs.
▲Bartlett*.....Wheeler	Bishop & Anderson.
Bartley*†.....Redwillow	See McCook.
▲Bassett*†.....Rock	J. A. Douglas.
Battlecreek*†...Madison	See Norfolk.
Bayard*.....Cheyenne	See Geering.
Bazile Mills*.....Knox	See Creighton.
▲Beatrice*†.....Gage	HAZLETT & JACK.
▲Beaver City*†.....Furnas	Kelley & Keyes.
Beaver Crossing*†S'w'rd	Horney & Evans.
Beemer*†.....Cuming	See West Point.
Belden*†.....Cedar	See Randolph.
Bellwood*†.....Butler	See David City.
Belvidere*†.....Thayer	See Hebron.
Benedict*†.....York	See York.
▲Benkelman*†.....Dundy	James & Eberhart.
Bennett*†.....Lancaster	W. A. Hartley.
Bennington*†...Douglas	H. B. Waldron.
Berlin*†.....Otoe	See Nebraska City.
Bertrand*†.....Phelps	R. J. Ahara.
Bigspring*†.....Deuel	See Ogallala.
▲Blair*†.....Washington	WALTON & MUMMERT.
Bloomfield*†.....Knox	W. De Funk.
▲Bloomington*†.Franklin	A. H. Byrum.
Blue Hill*†.....Webster	R. A. SIMPSON.
Bluesprings*†.....Gage	C. S. Otis.
Boelus*†.....Howard	S. A. Robinson.
Bradshaw*†.....York	John A. Brumsey.
Brainard*†.....Butler	A. K. Smith.
▲Brewster*.....Blaine	E. H. Riggs.
Brock*†.....Nemaha	See Auburn.
▲Broken Bow*†....Custer	J. R. DEAN.
Bromfield*†.....Hamilton	William Glover.
Bruning*†.....Thayer	See Hebron.
Brunos†.....Butler	See David City.
Burchard*†.....Pawnee	Henry Matters.
Burr*†.....Otoe	See Douglas.
▲Burwell*†.....Garfield	See Ord.
▲Butte*.....Boyd	WEBSTER A. GOBLE.
Callaway*†.....Custer	R. E. Brega.
Cambridge*†.....Furnas	S. O. Simonds.
Campbell*†.....Franklin	Sheppard & Black.
Carleton*†.....Thayer	V. O. Rewick.
Carroll*†.....Wayne	See Wayne.
Cedarbluffs*†...Saunders	See Wahoo.
Cedar Rapids*....Boone	E. L. Sargent.
▲Central City*†...Merrick	P. S. HEATON.
Ceresco*†.....Saunders	See Wahoo.
▲Chadron*†.....Dawes	A. W. CRITES.
▲Chappell*†.....Deuel	E. D. Hamilton.
Chester*†.....Thayer	See Hebron.
Clarks*†.....Merrick	See Central City.
Clarkson*†.....Colfax	See Leigh.
Clatonia*†.....Gage	See Cortland.
▲Clay Center*†.....Clay	AMBROSE C. EPPERSON.
Cody*†.....Cherry	See Valentine.
Coleridge*†.....Cedar	See Randolph.
Colon*†.....Saunders	See Wahoo.
▲Columbus*†.....Platte	McALLISTER & CORNELIUS.
Concord*†.....Dixon	See Ponca.
Cook*†.....Johnson	See Tecumseh.
Cordova*†.....Seward	See Seward.
Cortland*†.....Gage	F. A. Burling.
Cozad*†.....Dawson	J. S. GOOD.
Crab Orchard*†Johnson	E. B. Laflin.
Craig*†.....Burt	See Tekamah.
Crawford*†.....Dawes	W. H. Fanning.
Creighton*†.....Knox	O. W. Rice.
Creston*†.....Platte	J. T. Morris.
Crete*†.....Saline	FAYETTE I. FOSS.
Culbertson*†.Hitchcock	L. H. Blackledge.
Curtis*†.....Frontier	W. H. Latham.
Dakota*†.....Dakota	F. A. WOOD.
Danbury*†.....Redwillow	See Indianola.
Dannebrog*†.....Howard	Rasmus Hannibal.
Davenport*†.....Thayer	M. S. Gray.
▲David City*†.....Butler	HASTINGS & HALL.
Dawson*†...Richardson	See Falls City.
Daykin*†.....Jefferson	See Fairbury.
Decatur*.....Burt	Thos. R. Ashley.
De Witt*†.....Saline	See Wilber.
Diller*†.....Jefferson	See Fairbury.
Dixon*†.....Dixon	See Ponca.
Dodge*†.....Dodge	G. W. Rosa.
Doniphan*†.....Hall	See Grand Island.
Dorchester*†.....Saline	See Crete.
Douglas*†.....Otoe	Charles H. Marshall.
Dubois*†.....Pawnee	See Pawnee City.
Dunbar*†.....Otoe	B. S. Littlefield.
Eagle*†.....Cass	See Lincoln.
East Omaha.....Douglas	See Omaha.
Edgar*†.....Clay	Christy & Baden.
Elba*.....Howard	See St. Paul.
Elgin*†.....Antelope	See Oakdale.
Elk Creek*†.....Johnson	See Tecumseh.
Elkhorn*†.....Douglas	See Waterloo.
Elm Creek*†....Buffalo	See Kearney.
Elmwood*†.....Cass	W. D. Dermie.
Elsie*†.....Perkins	M. L. Mead.
▲Elwood*†.....Gosper	A. M. White.
Emerson*†.....Dixon	J. Leonard.
Eustis*†.....Frontier	See Curtis.
Exeter*†.....Fillmore	See Geneva.
▲Fairbury*†...Jefferson	C. H. DENNEY.
Fairfield*†.....Clay	J. L. Epperson & Son.
Fairmont*†.....Fillmore	See Geneva.
Falls City*†..Richardson	J. R. WILHITE.
Farnam*†.....Dawson	See Elwood.
▲Filley*†.....Gage	See Crab Orchard.
Firth*†.....Lancaster	G. F. Collins.
Ft. Calhoun* Washington	See Blair.
Franklin*†.....Franklin	H. Whitmore.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station ¶ State Capital.

Town and County.	Name.
▲Fremont*† ..... Dodge	LOOMIS & ABBOTT. Established 1876. General law practice. Attorneys for Commercial National Bank and Home Savings Bank.
Friend*† ..... Saline	J. Palmer.
▲Fullerton*† ..... Nance	W. F. Critchfield.
▲Gandy* ..... Logan	See North Platte.
▲Geneva*† ..... Fillmore	FRANK W. SLOAN.
Genoa*† ..... Nance	M. V. Moudy.
▲Gering* ..... Scott's Bluff	M. J. Huffman.
Germantown*† .. Seward	See Seward.
Gibbon*† ..... Buffalo	G. W. Cherrington.
Giltner* ..... Hamilton	N. B. Payne.
Glenville*† ..... Clay	See Fairfield.
Gordon*† ..... Sheridan	S. H. Laid.
Gothenburg*† ... Dawson	J. M. Ellingsworth.
Grafton*† ..... Fillmore	See Geneva.
▲Grand Island*† ..... Hall	R. R. HORTH.
▲Grant*† ..... Perkins	B. F. Hastings.
▲Greeley* ..... Greeley	G. W. Scott.
Greenwood*† ..... Cass	See Ashland.
Gresham*† ..... York	See York.
Gretna*† ..... Sarpy	See Papillion.
Guiderock*† .... Webster	See Red Cloud.
Haigler*† ..... Dundy	See Belkelman.
Hallam*† ..... Lancaster	See Lincoln.
Hampton*† .... Hamilton	See Aurora.
Hardy*† ..... Nuckolls	See Superior.
▲Harrisburg* ..... Banner	W. R. Hampton.
▲Harrison*† ..... Sioux	G. Guthrie.
▲Hartington*† ..... Cedar	MILLER & READY.
Harvard*† ..... Clay	L. G. Hurd.
▲Hastings*† ..... Adams	TIBBETS BROS., MOREY & FERRIS. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Havelock*† ... Lancaster	See Lincoln.
▲Hayes Center* ..... Hayes	A. G. Ready.
Hay Springs*† .. Sheridan	J. E. Gilmore.
▲Hebron*† ..... Thayer	J. T. McCUISTION.
▲Hemingford*† Boxbutte	W. M. Iodence.
Henderson*† ..... York	See York.
Herman*† ... Washington	See Blair.
Hickman*† .... Lancaster	W. B. Morrison.
Hildreth*† ..... Franklin	See Holdrege.
▲Holdrege*† ..... Phelps	ROBERT ST. CLAIR.
Holstein*† ..... Adams	See Hastings.
Homer* ..... Dakota	See Dakota City.
Hooper*† ..... Dodge	See Fremont.
Howe*† ..... Nemaha	See Auburn.
Howell*† ..... Colfax	See Leigh
Hubbell*† ..... Thayer	See Hebron.
Humboldt*† . Richardson	E. A. TUCKER.
Humphrey*† ..... Platte	R. P. Drake.
▲Hyannis*† ..... Grant	W. L. Matthews.
▲Imperial*† ..... Chase	S. S. Bishop.
Indianola*† .. Red willow	J. S. PHILLIPS.
Ithaca*† ..... Saunders	See Wahoo.
Jackson*† ..... Dakota	Ed. T. Kearney.
Jansen*† ..... Jefferson	See Fairbury.
Johnson*† ..... Nemaha	I. H. Clagett.
Julian*† ..... Nemaha	Francis Brown.
Juniata*† ..... Adams	S. L. Brass.
Kearney*† ..... Buffalo	WARREN PRATT.
Kenesaw*† ..... Adams	S. H. Smith.
Kennard*† .. Washington	See Blair.
▲Kimball*† ..... Kimball	J. J. Kinney.
Laurel*† ..... Cedar	F. P. Voter.
Lawrence*† .... Nuckolls	See Nelson.
Lebanon*† .. Red willow	See Indianola.
Leigh*† ..... Colfax	W. H. Carleton.
▲Lexington*† ..... Dawson	E. A. COOK.
Liberty*† ..... Gage	See Beatrice.
¶▲Lincoln*† ..... Lancaster	TIBBETS BROS., MOREY & ANDERSON. Offices at Lincoln and Hastings. Refer to any bank or wholesale house in Lincoln or Hastings.
Lindsay*† ..... Platte	Edw. A. Brodbell.
Linwood*† ..... Butler	See David City.
Litchfield*† .... Sherman	See Loup.
Lodgepole*† ... Cheyenne	See Sidney.
Longpine*† ..... Brown	J. S. Davisson.
Loomis*† ..... Phelps	Thomas L. Doherty.
Louisville*† ..... Cass	See Plattsmouth.
▲Loup*† ..... Sherman	R. J. Nightingale.
Lynch* ..... Boyd	Milo Warren.
Lyons*† ..... Burt	Fremont Everett.
▲Madison*† ..... Madison	WILLIS E. REED.
Madrid*† ..... Perkins	See Grant.
Malmo*† ..... Saunders	See Wahoo.
Marquette*† ... Hamilton	See Aurora.
Mason City*● ..... Custer	See Ansley.
Maywood*† ..... Frontier	See Stockville.
▲McCook*† ..... Red willow	C. E ELDRED
McCool Junction*† York	See York.
Mead*† ..... Saunders	See Wahoo.
Meadow Grove*† Madison	See Norfolk.
Merna*† ..... Custer	See Broken Bow.
Milford*† ..... Seward	T. A. Healey.
Millard*† ..... Douglas	J. O. Detweiler.
Miller*† ..... Buffalo	O. F. Hamilton.
Milligan*† ..... Fillmore	See Geneva.
▲Minden*† ..... Kearney	L. W. HAGUE.
Monroe* ..... Platte	See Columbus.
Morsebluff*† ... Saunders	See Wahoo.
▲Mullen*† ..... Hooker	See Thedford.
Murdock*† ..... Cass	H. R. Neitzel.
Murray*† ..... Cass	See Plattsmouth.
▲Nebraska City*† .... Otoe	WILLIAM HAYWARD.
Nehawka*† ..... Cass	See Weeping Water.
▲Neligh*† ..... Antelope	Charles H. Kelsey.
▲Nelson*† ..... Nuckolls	COLE & BROWN.
Nemaha*† ..... Nemaha	See Auburn.
New Castle† ..... Dixon	See Ponca.
Newman Grove*† Madi'n	C. A. Randall.
Newport*† ..... Rock	See Bassett.
▲Niobrara* ..... Knox	S. DRAPER.
Norden* ..... Keyapaha	M. P. Meholm.
Norfolk*† ..... Madison	DANIEL J. KOENIGSTEIN.
Northbend*† ..... Dodge	Ernest Kern.
▲North Platte*† .. Lincoln	HILLIARD S. RIDGELY.
Oak*† ..... Nuckolls	See Nelson.
Oakdale*† ..... Antelope	M. B. Putney.
Oakland*† ..... Burt	W. D. Smith.
Odell*† ..... Gage	See Blue Springs.
▲Ogallala*† ..... Keith	Albert Muldoon.
Ohiowa*† ..... Fillmore	C. A. Fowler.
▲Omaha*† ..... Douglas	T. W. BLACKBURN, McCague Block. Refers to Merchants National Bank.
" ..... "	CRANE & CRANE, N. Y. Life Bldg Refer to any National bank in Omaha.
" ..... "	McGILTON & HERRING, 421-423 First National Bank Building. Reference: Omaha National Bank.
" ..... "	B. N. ROBERTSON, Barker Block. Refers to any National bank in Omaha.
▲O'Neill*† ..... Holt	M. F. HARRINGTON.
Ong*† ..... Clay	S. W. Christy.
Orchard*† ..... Antelope	See O'Neill
▲Ord*† ..... Valley	H. E. OLESON.
Orleans*† ..... Harlan	Beresford & Simpson.
▲Osceola*† ..... Polk	M. A. Mills.
Osmond*† ..... Pierce	Wm. H. Chappell.
Overton*† ..... Dawson	See Lexington.
Oxford*† ..... Furnas	J. H. Sherwood.
Page*† ..... Holt	See O'Neill.
Palisade*† .... Hitchcock	See Hayes Center.
Palmer*† ..... Merrick	See Central City.
Palmyra*† ..... Otoe	Charles A. Sweet.
Panama*● ..... Lancaster	John T. Marshall.
▲Papillion*† ..... Sarpy	James Hassett.
▲Pawnee City*† .. Pawnee	G. E. BECKER.
▲Pender*† ..... Thurston	G. T. Graves.
Peru*† ..... Nemaha	See Auburn.
Petersburg*† ..... Boone	O. F. Plum.
Phillips*† ..... Hamilton	See Aurora.
▲Pierce*† ..... Pierce	Douglas Cones.
Pilger*† ..... Stanton	See Stanton.
Plainview*† ..... Pierce	J. H. SEABURY.
Platte Center*† .... Platte	George N. Hopkins.
▲Plattsmouth*† ..... Cass	BYRON CLARK.
Pleasanton*† ..... Buffalo	See Kearney.
Plymouth*† .... Jefferson	See Fairbury.
▲Ponca*† ..... Dixon	J. J. McCarthy.
Prague*† ..... Saunders	See Wahoo.
Ragan*† ..... Harlan	See Alma.
Randolph*† ..... Cedar	G. W. Wilsie.
Ravenna*† ..... Buffalo	J. E. Mellett.
▲Red Cloud*† .... Webster	E. W. OVERMAN.
Republican City*† Harlan	N. J. Ludi.
Reynolds*† ..... Jefferson	See Fairbury.
Rising City* ..... Butler	See David City.
Riverton*† ..... Franklin	See Red Cloud.
Rogers*† ..... Colfax	See Schuyler.
Rulo*† ..... Richardson	George D. Kirk.
Rushville*† ..... Sheridan	C. L. DAVIS.
Salem*† ..... Richardson	J. A. Sheffer.
Sargent* ..... Custer	E. P. Savage.
Saronville*† ..... Clay	See Sutton.
▲Schuyler*† ..... Colfax	C. J. PHELPS.
Scribner*† ..... Dodge	Henry M. Kidder.
▲Seward*† ..... Seward	J. J. THOMAS.
Shelby*† ..... Polk	See Osceola.
Shelton*† ..... Buffalo	J. F. Walker.
Shickley*† ..... Fillmore	C. W. Price & Co.
Shubert*† .... Richardson	See Falls City.
▲Sidney*† ..... Cheyenne	LEROY MARTIN.
Silver Creek*† ... Merrick	See Central City.
Smithfield*† ..... Gosper	See Elwood.
Snyder*† ..... Dodge	See Fremont.
South Bend*† ..... Cass	See Greenwood.
South Omaha*† . Douglas	See Omaha.
Spencer* ..... Boyd	Sanford Parker.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Springfield*†.....Sarpy	See Papillion.
▲Springview*.....Keyapaha	C. E. Lear.
Stamford*†.....Harlan	See Orleans.
▲Stanton*†.....Stanton	A. A. KEARNEY.
Staplehurst*†.....Seward	See Seward.
St. Edward*†.....Boone	J. E. Wilson.
▲St. Paul*† .....Howard	B. D. HAYWARD.
Steinauer*†.....Pawnee	See Pawnee City.
Stella*†.....Richardson	See Falls City.
Sterling*†.....Johnson	E. R. Hitchcock.
▲Stockville* .....Frontier	L. H. Cheney.
Strang*†.....Fillmore	G. D. Mathewson.
Stratton*†.....Hitchcock	C. W. Shurtleff.
Stromsburg*†..... Polk	E. E. Stanton.
Stuart*†.....Holt	J. A. Rice.
Sumner*†.....Dawson	See Lexington.
Superior*†.....Nuckolls	C. E. Adams.
Surprise*†.....Butler	See David City.
Sutherland*† .....Lincoln	See North Platte
Sutton*†.....Clay	E. E. Hairgrove.
Swanton*†.....Saline	See Wilber.
Syracuse*†..... Otoe	F. E. Brown.
Tablerock*†.....Pawnee	See Pawnee City.
Talmage*†.....Otoe	D. W. Livingston.
▲Taylor* .....Loup	C. I. Bragg.
▲Tecumseh*† ....Johnson	S. P. DAVIDSON.
▲Tekamah*† .....Burt	A. N. Corbin, Jr.
Thayer*†..... York	See York.
▲Thedford*†.....Thomas	John H. Evans.
Tilden*†.....Madison	F. L. Putney.
Tobias*†..... Saline	See Fairbury.
▲Trenton*† ....Hitchcock	W. O. Robinson.
▲Tryon.....McPherson	See North Platte.
Ulysses*†.....Butler	C. M. Skiles.
Unadilla*†..... Otoe	See Syracuse.
Union*†..... Cass	See Weeping Water.
University Pl*† Lancaster	See Lincoln.
Upland*†..... Franklin	See Holdrege.
Utica*†.....Seward	H. M. Coleman.
▲Valentine*†..... Cherry	F. M. Walcott.
Valley*†.....Douglas	See Omaha.
Valparaiso*†... Saunders	See Wahoo.
Verdigris* .....Knox	See Niobrara.
Verdon*†.... Richardson	See Falls City.
Vesta*†..... Johnson	See Tecumseh.
Waco*†.....York	See York.
▲Wahoo*†.....Saunders	M. NEWMAN.
Wakefield*†.....Dixon	J. H. Brown.
Wallace*†.....Lincoln	See Grant.
Wauneta*†.....Chase	See Imperial.
Wausa*†..... Knox	H. M. McLeod.
Waverly*†.....Lancaster	See Lincoln.
▲Wayne*†..... Wayne	FRANK M. NORTHROP.
Weeping Water*†...Cass	A. L. Timblin.
Western*†.....Saline	See Wilber.
Weston*†..... Saunders	See Wahoo.
▲West Point*†....Cuming	T. M. MOODIE.
▲Wilber*†..... Saline	J. H. Grimm.
Wilcox*†..... Kearney	E. C. Dailey.
Wilsonville*†.....Furnas	See Beaver City.
Winside*†..... Wayne	H. E. Simons.
Wisner*†.....Cuming	Oliver Oleson.
Woodlake*†.....Cherry	See Valentine.
Wood River*†.....Hall	O M. Quackenbush.
Wymore*†.....Gage	A. D. McCandless.
▲York*† .....York	CHARLES F. STROMAN.
Yutan*†..... Saunders	See Wahoo.

NEVADA.

Town and County.	Name.
▲Austin*†.....Lander	W. D. Jones.
▲Belmont* .....Nye	See Austin.
Candelaria*†.. Esmeralda	See Hawthorne.
¶▲Carson City*†..Ormsby	TORREYSON & SUMMERFIELD.
▲Dayton*†..... Lyon	John Lothrop.
▲Elko*†..... Elko	E. S. Farrington.
▲Ely*.....White Pine	Frank X. Murphy.
▲Eureka*†.....Eureka	P. Breen.
Gardnerville*•.... Douglas	See Genoa.
▲Genoa*•..... Douglas	D. W. Virgin.
▲Hawthorne*†. Esmeralda	George S. Green.
▲Pioche*†..... Lincoln	George S. Sawyer.
▲Reno*†..... Washoe	S. SUMMERFIELD.
" ..... "	OSCAR J. SMITH.
▲Stillwater.....Churchill	T. H. Kent.
▲Virginia City*†.... Storey	W. E. F. DEAL.
Wadsworth*†..... Washoe	See Reno.
▲Winnemucca*†Humb'ldt	H. WARREN.

NEW HAMPSHIRE.

Town and County.	Name.
Alton*†.....Belknap	See Laconia.
Andover*†... Merrimack	Barron Shirley.
Ashland*†..... Grafton	James L. Wilson.
Berlin*†..... Coos	CHAMBERLIN & RICH.
Bristol*†.....Grafton	Dearborn & Chase.
Canaan*†.....Grafton	Geo. W. Murray.
Charlestown*†.. Sullivan	See Claremont.
Claremont*†.....Sullivan	COLBY & SON.
▲Colebrook*†..... Coos	T. F. Johnson.
¶▲Concord*†..Merrimack	MATTHEWS & SAWYER.
Conway*†..... Carroll	J. B. Nash.
Derry*..... Rockingham	G. K. & B. T. Bartlett.
▲Dover*†..... Strafford	ERNEST B FOLSOM.
East Jaffrey*†..Cheshire	See Peterboro.
Epping*†... Rockingham	W. H. Drury.
▲Exeter*†.... Rockingham	EASTMAN & HOLLIS.
Farmington*†..Strafford	Samuel S. Parker.
Fitzwilliam*•.... Cheshire	Amos J. Blake.
Francestown*†. Hillsboro	See Peterboro.
Franklin*†.... Merrimack	JAMES E. BARNARD.
Franklin Falls*†Merrim'k	Edward G. Leach.
Freedom*..... Carroll	See Conway.
Goffstown*†... Hillsboro	Samuel Upton.
Gorham*†..... Coos	A. R. Evans.
Great Falls†.....Strafford	See Somersworth.
Greenville*† .. Hillsboro	Herbert J. Taft.
Hanover*†..... Grafton	George H. Hitchcock.
▲Haverhill*†..... Grafton	WM. F. WESTGATE.
Hillsboro..... Hillsboro	Samuel W. Holman.
Hillsboro Bridge*† Hill'r	Samuel W. Holman.
Hinsdale*†.....Cheshire	E. J. Temple.
▲Keene*†..... Cheshire	JOHN E. ALLEN.
▲Laconia*†..... Belknap	STONE & SHANNON.
Lakeport*†..... Belknap	Hibbard & Hibbard.
▲Lancaster*†..... Coos	Drew, Jordan & Buckley.
▲Lebanon*†..... Grafton	C. A. DOLE.
Lisbon*†.....Grafton	George F. Morris.
Littleton*†..... Grafton	Bingham, Mitchell & Batchellor.
▲Manchester*†..Hillsboro	CYRUS H. LITTLE.
Meridith*†..... Belknap	Bertram & Blaisdell.
Milford*†..... Hillsboro	E. I. Kendall.
▲Nashua*†..... Hillsboro	E. S. & H. A. CUTTER. Attorneys for R. G. Dun & Co.
" ..... "	EDWARD H. WASON. Refers to First National and Second National Banks.
New Ipswich*†. Hillsboro	W. A. Preston.
New Market*† Rockin'm	A. L. Mellows.
▲Newport*†..... Sullivan	A. S. WAIT.
North Conway*†. Carroll	See Conway.
Orford* ..... Grafton	Paul Long.
▲Ossipee*†..... Carroll	Frank Weeks.
Penacook*† . Merrimack	Willis G. Buxton.
Peterboro*†... Hillsboro	J. F. Brennan.
Pittsfield*†...Merrimack	E. A. Lane.
▲Plymouth*†.... Grafton	Burleigh & Adams.
▲Portsmouth*†. Rock'ham	EDWARD H. ADAMS.
Raymond*† Rockingham	John T. Bartlett.
Rochester*† ... Strafford	LESLIE P SNOW.
Salmon Falls*† Strafford	See Dover.
Somersworth*† Strafford	EDGERLY & MATHEWS.
Sunapee* ..... Sullivan	George Dodge.
Suncook*†.... Merrimack	Almon F. Burbank.
Tilton*†..... Belknap	W. B. Fellows.
Troy*†..... Cheshire	See Keene.
Wakefield*†..... Carroll	Arthur L. Foote.
Walpole*†..... Cheshire	J. G. Bellows.
Whitefield*†..... Coos	C. E. Wright.
Wilton*† ..... Hillsboro	Geo. E. Bales.
Winchester*†.. Cheshire	H. W. Brigham.
Wolfboro*†..... Carroll	SEWELL W. ABBOTT.
Woodsville*†....Grafton	Scott Sloane.

NEW JERSEY.

Town and County.	Name.
Absecon*†..... Atlantic	See Atlantic City.
Allentown*†.. Monmouth	Harvey R. Bergen.
Alloway*†.....Salem	See Salem.
Arlington*†..... Hudson	See Jersey City.
Asbury Park*†Monmo'th	DAVID HARVEY, JR.
Atlantic City*†.Atlantic	Harry Wootton.
Atlantic Highl'ds*† Mon.	See Asbury Park.
Barnegat*†..... Ocean	See Toms River.
Bayonne*† ..... Hudson	VAN BUSKIRK & PARKER.
Belleville*†..... Essex	Skinner & Ten Eyck.
Belmar*†.....Monmouth	See Asbury Park.
▲Belvidere*†..... Warren	GEORGE M. SHIPMAN.
Bergen Point*†..Hudson	See Bayonne.
Beverly*†.... Burlington	See Burlington.
Bloomfield*†..... Essex	HARRY E. RICHARDS.
Bloomsbury*† Hunterd'n	J. W. Creveling.
Boonton*† ..... Morris	J. S. Salmon.
Bordentown*•Burlingt'n	JOHN P. HUTCHINSON.
Boundbrook*†.Somerset	H. C. Suydam.
▲Bridgeton*† Cumberland	JOSEPH H. POWELL.
Burlington*†.Burlington	HOWARD FLANDERS.
Butler*†..... Morris	See Paterson.
Caldwell*†..... Essex	See Montclair.
▲Camden*†..... Camden	HENRY I. BUDD, JR.
Cape May*†.....Cape May	J. M. E. Hildreth.
▲Cape May C.H.*†.Cape M	J. M. E. Hildreth.

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Town and County.	Name.
Carlstadt*† ..... Bergen	See Hackensack.
Cedarville*† Cumberland	B. T. Powell.
Chatham*† ..... Morris	A. PHILETUS KONKLE.
Clayton*† .... Gloucester	See Woodbury.
Clinton*† .... Hunterdon	See Flemington.
Closter*† ..... Bergen	C. B. Harvey.
Collingswood*● .. Camden	See Camden.
Cramer Hill† .... Camden	See Camden.
Cranbury† ..... Middlesex	A. S. Appelget.
Cranford*† ..... Union	See Elizabeth.
Deckertown*† ... Sussex	Henry C. Hunt.
Dover*† ..... Morris	J. H. NEIGHBOUR.
East Orange*† ..... Essex	JEROME D. GEDNEY.
Eatontown*† Monmouth	See Long Branch.
Egg Harbor City*† Atlan.	A. Stephany.
▲Elizabeth*† ..... Union	P. H. GILLOOLY.
Elmer*† ..... Salem	Abram Cochran.
Englewood*† ..... Bergen	George R. Dutton.
Farmingdale*† Monm'th	See Freehold.
▲Flemington*† Hunterdon	FLUCK & PARKER.
Fort Lee* ..... Bergen	See Hoboken.
Franklin*● .... Essex	See Newark.
▲Freehold*† ... Monmouth	FRANK P. McDERMOTT.
Frenchtown*† Hunterd'n	L. D. Hagaman.
Glassboro*† .. Gloucester	See Woodbury.
Gloucester City*† Camd'n	See Camden.
Guttenburg*† .... Hudson	See Hoboken.
▲Hackensack*† ... Bergen	Wm. M. Johnson.
Hackettstown*† . Warren	J. C. Allen.
Haddonfield*† ... Camden	Chas. R. Stevenson.
Hammonton*† .. Atlantic	A. J. King.
Harrison*† ..... Hudson	See Jersey City.
Hightstown*† .... Mercer	R. M. J. SMITH.
Hoboken*† ..... Hudson	LEWIS R. McCULLOCH.
Hopewell*† ..... Mercer	John S. Van Dike.
Irvington *† ..... Essex	See Newark.
Jamesburg*† . Middlesex	See New Brunswick.
▲Jersey City*† .... Hudson	FRANK P. McDERMOTT, 259 Washington St. Reference: Hon. Gilbert Collins, Justice Supreme Court, New Jersey.
" ..... "	QUEEN & TENNANT, 76 Montgomery St. References: Hudson County, and Second National Banks.
" ..... "	WALLIS, EDWARDS & BUMSTED, No. 1 Exchange Place. Counsel in bank and corporation matters.
Kearney† ..... Hudson	See Jersey City.
Keyport*† .... Monmouth	B. B. Ogden.
Lakewood*† ..... Ocean	T. J. R. Brown.
Lambertville*† . Hunter'n	WALTER F. HAYHURST.
Long Branch*† Monm'th	HENRY S. TERHUNE.
Madison*† ..... Morris	C. A. Rathbun.
Manasquan*† Monmouth	H. H. Wainright.
Matawan*† .. Monmouth	See Long Branch.
▲May's Landing*† Atlantic	See Atlantic City.
Medford*† ... Burlington	See Mount Holly.
Merchantville*† Camden	See Camden.
Metuchen*† .. Middlesex	See New Brunswick.
Millburn*† ..... Essex	See Orange.
Millville*† . Cumberland	Martin W. Lane.
Montclair*† ..... Essex	EDWIN B. GOODELL.
Moorestown*† Burlingt'n	S. K. Robbins.
▲Morristown*† ..... Morris	HENRY C. PITNEY, JR.
▲Mount Holly*† Burlingt'n	FRANKLIN B. LEVIS.
▲Newark*● ..... Essex	DE WITT & PROVOST. Attorneys for the North Ward National Bank.
" ..... "	GALLAGHER & RICHARDS. Refer to Essex Co. National Bank.
" ..... "	GUILD, LUM & TAMBLIN. Attorneys for German National Bank.
▲New Brunsw'k*● . Mid'sx	HOWARD A. REYNOLDS.
New Durham*† .. Hudson	See Jersey City.
▲Newton*† ..... Sussex	Theodore Simonson.
Ocean City*† . Cape May	A. A. Howell.
Ocean Grove*† Monmouth	See Asbury Park.
Orange*† ..... Essex	BLAKE & HOWE.
Oxford*† ..... Warren	See Belvidere.
Palmyra*† .... Burlington	See Burlington.
Passaic*● ..... Passaic	JOHN T VAN RIPER.
▲Paterson*† ..... Passaic	FREDERICK F. SEARING.
Paulsboro*† .. Gloucester	See Woodbury.
Pemberton*† .. Burlington	See Mt. Holly.
Penn Grove*† ..... Salem	See Salem.
Pennington*† ..... Mercer	T. D. Durling.
Perth Amboy*† Middlsex	JOSEPH E. STRICKER.
Phillipsburg*† .. Warren	I. Blair Reiley.
Plainfield*† ..... Union	CHARLES A. REED.
Pleasantville*† .. Atlantic	See Atlantic City.
Point Pleasant*† .. Ocean	Thomas Curtis.
Princeton*† ..... Mercer	FERGUS A. DENNIS.
Rahway*† ..... Union	LESLIE LUPTON.
Raritan*† ..... Somerset	See Somerville.
Redbank*† ... Monmouth	EDMUND WILSON.
Ridgewood*† ..... Bergen	Cornelius Doremus.
Riverside*† .. Burlington	See Burlington.
Rockaway*† ..... Morris	John F. Stickle.
Rutherford*●† ..... Bergen	ADDISON ELY.
▲Salem*† ..... Salem	W. T. HILLIARD.
Seabright*† .. Monmouth	See Atlantic Highlands.
Sea Isle City*† . Cape May	Thos. W. Sudlum.
▲Somerville*† ... Somerset	JAMES J. BERGEN.
South Amboy*† Middlesex	See Perth Amboy.
South Orange*† ... Essex	See Orange.
South River*† Middlesex	See New Brunswick.
Summit*† ..... Union	LEROY A. GIBBY.
Swedesboro*† Gloucester	Edgar Shivers.
▲Toms River*† ..... Ocean	J. W. Carmichael.
Town of Union† .. Hudson	See Hoboken.
¶▲Trenton*● ..... Mercer	FRANCIS C. LOWTHORP. Attorney for Broad St. National Bank and R. G. Dun & Co.
" ..... "	ERWIN E. MARSHALL. Refers to Trenton Trust & Safe Deposit Co.
Tuckerton*† ..... Ocean	See Toms River.
Union*† ..... Union	See Elizabeth.
Vincentown*† Burlingtn	See Mount Holly.
Vineland*● .. Cumberland	HENRY S. ALVORD.
Washington*† ... Warren	William A. Stryker.
Weehawken*† .... Hudson	See Hoboken.
Westfield*† ..... Union	See Elizabeth.
West Hoboken*● Hudson	A. A. Rich.
West New York .. Hudson	See Hoboken.
Woodbridge*● Middlesex	See Rahway.
▲Woodbury*● . Gloucester	DAVID O. WATKINS.
Woodstown*† ..... Salem	Enoch S. Fogg.

NEW MEXICO.

▲Alamogordo*● ..... Otero	William A. Hawkins.
▲Albuquerque*● Bernalillo	JOHNSTON & FINICAL.
▲Aztec* ..... San Juan	Robert C. Prewitt.
▲Carlsbad*● ..... Eddy	FREEMAN & CAMERON.
▲Clayton*● ..... Union	O. T. Toombs.
Deming*● ..... Grant	S. M. Ashenfelter.
East Las Vegas*† . San Mig'l	A. A. Jones.
Eddy ..... Eddy	See Carlsbad.
Gallup*● ..... Bernalillo	L. L. Henry.
▲Hillsboro* ..... Sierra	A. B. Elliott.
▲Las Cruces*● . Donna Ana	S. B. Newcomb.
▲Las Vegas*● .. San Miguel	W. G. HAYDEN.
▲Lincoln* ..... Lincoln	E. W. HULBERT.
▲Los Lunas*● .... Valencia	See Albuquerque.
Magdalena*† .... Socorro	See Socorro.
▲Mora* ..... Mora	See Las Vegas.
▲Puertode Luno* Guadalo'p	See Las Vegas.
Raton*● ..... Colfax	CHARLES SPRINGER.
▲Roswell*● ..... Chaves	Alexander J. Nisbet.
San Marcial*● .... Socorro	See Socorro.
¶▲Santa Fe*● ... Santa Fe	GEORGE W. KNAEBEL.
▲Silver City*● ..... Grant	BARNES & APPEL.
▲Socorro*● ..... Socorro	W. H. WINTER.
Springer*● ..... Colfax	H. Seaberg.
▲Taos* ..... Taos	See Las Vegas.
▲Tierra Amarilla. Rio Ar'ba	See Santa Fe.
Whiteoaks* .. .... Lincoln	Watson & Lund.

NEW YORK.

Adams*● ..... Jefferson	A. F. & T. F. Saunders.
Addison*● ..... Steuben	DELMAR M DARRIN.
Afton*● ..... Chenango	George A. Haven.
Akron*● ..... Erie	Paxon & Paxon.
▲Albany● ..... Albany	WILLIAM LANSING. Attorney for National Commercial Bank.
" ..... "	MONTIGNANI, MALLORY & ELMENDORF. Attorneys for Mechanics & Farmers Bank.
" ..... "	ROSENDALE & HESSBERG. Refer to any in Albany.
▲Albion*● ..... Orleans	SIGNOR & WAGE.
Alfred* ..... Allegany	See Hornellsville.
Allegany*● .. Cattaraugus	W. C. Overton.
Amenia*● ..... Dutchess	George H. Swift.
Amityville*● ..... Suffolk	S. P. Hildreth.
Amsterdam*● ... Montg'y	NISBET & HANSON.
Andes* ..... Delaware	B. Johnson.
Andover*● ..... Allegany	CLAYTON L. EARLEY.
Angelica*● ..... Allegany	D. D Dickinson.
Antwerp*● .... Jefferson	John C. Trolan.
Arcade*● ..... Wyoming	G. A. Barnes.
▲Argyle* ..... Washington	John B Conway.
Attica*● ..... Wyoming	O. H. & W. E. Hopkins
▲Auburn*● ..... Cayuga	AMASA J. PARKER.
Aurora*● ..... Cayuga	John A. Hudson.
Avoca*● ..... Steuben	E. W. Bozard.
Avon*● ..... Livingston	Wm. Carter.
Babylon*● ..... Suffolk	J. R. Reid.

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Town and County.	Name.
Bainbridge*† ..Chenango	George I. Skinner.
Baldwinsville*†.Onond'a	Fred. A. Marvin.
▲Ballston Spa*†..Saratoga	JESSE S. L'AMOREAUX.
▲Batavia*† ..... Genesee	SAFFORD E. NORTH.
▲Bath*†..... Steuben	REUBEN R. LYON.
Bay Shore*†.....Suffolk	E. S. Monbray.
Belfast*†..... Allegany	See Angelica.
▲Belmont*†.....Allegany	Reynolds, Brown & Reynolds.
Bergen*† ..... Genesee	See Batavia.
▲Binghamton*† .. Broome	BABCOCK, SPERRY & VAN CLEVE. Refer to Strong State Bank and Susquehanna Valley Bank.
Bolivar*† ..... Allegany	Curtis & Bliss.
Boonville*† ..... Oneida	B. A. Capron.
Brewster*†..... Putnam	A. J. Miller.
Brocton*†...Chautauqua	F. C. Lewis.
Brockport*† .... Monroe	DANIEL HOLMES.
Brookfield* ..... Madison	N. A. Crumb.
▲Brooklyn*† ..... Kings	See New York City.
▲Buffalo*† .....Erie	FREDERICK O. BISSELL, 110 Pearl Street (Dun Bldg.) Collections, commercial and real estate law especially. Refers to R. G. Dun & Co., Buffalo; City National Bank, Fidelity Trust & Guaranty Co., Thornton & Chester Milling Co., and W. H. Granger & Co.
" ..... "	DAY & SANDERS, 1200-1202 Prudential Bldg. Refer to Columbia National Bank.
" ..... "	CLINTON B. GIBBS, 85 Erie County Savings Bank Building Refers to Third National Bank
" ..... "	HAMMOND & HAMMOND, 85 West Eagle Street. Refers to City National Bank.
" ..... "	CHAS. B. WHEELER, Erie Co. Savings Bank Bldg. General Practice in State and Federal Courts.
Caledonia*† . Livingston	D. C. Hebbard.
Cambridge*†Washingt'n	Westfall & Hill.
Cambden*† ..... Oneida	P. H. FITZGERALD.
Campbell*† .....Steuben	See Corning.
Canajoharie*† ...Mont'g'y	H. L. Huston.
▲Canandaigua*† ..Ontario	F. H. HAMLIN.
Canaseraga*† .. Allegany	D. H. Holliday.
Canastota*† .... Madison	A. O. Briggs.
Candor*† ..... Tioga	J. T. GRIDLEY.
Canisteo*† ..... Steuben	Eli Soule.
▲Canton*† ..St. Lawrence	ALMERON Z. SQUIRES.
Cape Vincent*†Jefferson	MORRIS E. LEE.
▲Carmel*† .....Putnam	George E. Anderson.
Carthage*†.....Jefferson	FRANK T. EVANS.
Castile*†.....Wyoming	E. B. Windsor.
Castleton*†...Rensselaer	B. W. Stryker.
▲Catskill*† ..... Greene	OSBORN & BLOODGOOD.
Cattaraugus*†Catta'agus	D. E. Powell.
Cazenovia*† .....Madison	M. H. Kiley.
Champlain*† .... Clinton	W. H. Dunn.
Chateaugay*† ..Franklin	A. B. Cooney.
Chatham*† .... Columbia	McCLELLAN & DARDESS.
Cherryvl'k*†.Chaut'qua	E. M. Curtis.
Cherry Valley*† .Otsego	S. W. Barnum.
Chester*† ..... Orange	J. E. Melick.
Chittenango*† ...Madison	Charles Kellogg.
Churchville*†....Monroe	See Brockport.
Cincinnatus*...Cortland	John H. Murray.
Clayton*† ..... Jefferson	W. H. REES.
Cleveland*† .....Oswego	James Gallagher.
Clifton Springs*†Ontario	E. A. Griffith.
Clinton*† ..... Oneida	Martin & Ives.
Clyde*† ..... Wayne	George W. Cowles.
Cobleskill*†...Schoharie	C. H. Holmes.
Cohocton*† .....Steuben	S. J. Depew.
Cohoes*† ..... Albany	HENRY A. STRONG.
Cold Spring*† ...Putnam	W. H. Haldane.
Collegepoint*† ...Queens	Wm. Sutter.
▲Cooperstown*†...Otsego	Charles T. Brewer.
Corning*† .....Steuben	PAGE, TULLY & FERRIS.
Cornwall on H.*†.Orange	Daniel E. Pope.
▲Cortland*† .....Cortland	DOUGHERTY & MILLER.
Coxsackie*† .....Greene	See Catskill.
Crown Point*† .... Essex	See Port Henry.
Cuba*† .....Allegany	J. C. Leggett.
Dansville*† ..Livingston	B. G. FOSS.
Dayton*† ...Cattaraugus	N. M. Allen.
▲Delhi*† .....Delaware	Wagner & Fisher.
Depew*† .....Erie	See Lancaster.
Deposit*† .....Broome	C. E. Scott.
Deruyter*† .....Madison	W. E. Burdick.
Dobb's Ferry *†Westch'r	Townsend & McClelland.
Dolgeville*†...Herkimer	Geo. P. Ward.
Dover Plains*†.Dutchess	See Poughkeepsie.
Dundee*† .....Yates	L. J. WILKIN.
Dunkirk*† ..Chautauqua	STEARNS & WARNER.
Earlville *†.....Chenango	S. B. Cloyes.
East Aurora *†.....Erie	FRANK R. WHALEY.

Town and County.	Name.
E. Bloomfield*† ..Ontario	See Canandaigua.
East Hampton*†.Suffolk	See Sag Harbor.
E. Randolph*Cattaraugus	Goodwill & Benson.
Edmeston*† .....Otsego	U. G. Welch.
▲Elizabethtown*† ...Essex	A. K. Dudley.
Ellenville*† .....Ulster	G. G. & J. B. Keeler.
Ellicottville*†Cattar'gus	J. O. CLARK.
Ellington*... Chautauqua	See Jamestown.
▲Elmira*†.....Chemung	BERENDEEN & MANDEVILLE. Attorneys for Merchants National Bank.
Erieville*† .....Madison	See Morrisville.
Fairport*†.....Monroe	See Rochester.
Farmer*† .....Seneca	See Ovid.
Far Rockaway*†.Queens	See Jamaica.
Fayetteville*†Onondaga	Clarence Austin.
Fillmore*† .....Allegany	R. L. Richardson.
Fishkill*† .....Dutchess	See Poughkeepsie.
Fishkill onHds'n*†Dutc's	J. F. Schlosser.
Flushing*† .....Queens	M. D. GOULD.
▲Fonda*† ....Montgomery	J. S. Sitterley.
Forestville*† Chautauq'a	A. W. Hull.
Fort Ann*†. Washington	See Sandyhill.
Fort Edward*†Wash'ton	A. D. Wait.
Fort Plain*†Montgom'ry	D. C. Shults.
Frankfort*†...Herkimer	H. H. Ingham.
Franklin*†.....Delaware	L. F. Raymond.
Franklinville*† Cattar'us	George E. Spring.
Fredonia*† .Chautauqua	B. F. SKINNER.
Freeport*† .....Nassau	George Wallace.
Friendship*† ....Allegany	A. L. Elliott.
Fulton*† .....Oswego	MEAD & STRANAHAN.
Fultonville*†Montgom'y	R. B. Fish.
Gainesville*†..Wyoming	See Warsaw.
▲Geneseo*† .... Livingston	JOHN R. STRANG.
Geneva*† .....Ontario	HAWLEY, NICHOLAS & HOSKINS.
Gilbertsville*† ....Otsego	See Cooperstown.
Glencove*† .....Nassau	E. T. Payne.
Glens Falls*† ....Warren	A. J. CHERITREE.
Gloversville*† .....Fulton	BAKER & BURTON.
▲Goshen*†.....Orange	J. W. GOTT.
Gouverneur*†.St.Law'ce	Conger & Orvis.
Gowanda*† .Cattaraugus	F. J. Blackman.
Granville*† .Washington	S. E. Everets.
Greene*† .....Chenango	M. F. Porter.
Greenport*†.....Suffolk	LE ROY E. RAYNOR.
Greenwich*† Washingt'n	C. C. Vankirk.
Groton*†.....Tompkins	H. S. Hopkins.
Hamburg*†.....Erie	Fayette Kelly.
Hamilton*† .....Madison	Joseph Mason.
Hammondsport*†.Steu'n	W. S. Drew.
Hancock*†.....Delaware	Frank Taylor.
Hannibal*† .....Oswego	D. D. Metcalf.
Havana.....Schuyler	See Watkins.
Haverstraw*† .Rockland	THOMAS H. LEE.
Hempstead*† .....Nassau	A. R. Griffin.
▲Herkimer*† ...Herkimer	C. E. SNYDER.
Hermitage* .....Wyoming	See Warsaw.
Hobart*†.....Delaware	Edward O'Connor.
Holland*† .....Erie	See East Aurora.
Holland Patent*† Oneida	W. J. Williams.
Holley*† .....Orleans	H. O. Jones.
Homer*† .....Cortland	E. L. Stone.
Honeoye Falls*† Monroe	C. A. Stuart.
Hoosick Falls*† Rensse'r	GEO. E. GREENE.
Hornellsville*†..Steuben	BEARD & ALLEN.
Horseheads*†..Chemung	D. C. Curtis.
▲Hudson*† .....Columbia	ISAAC N. COLLIER.
Hume* .....Allegany	E. E. & G. W. Harding.
Huntington*† ....Suffolk	THOMAS YOUNG.
Ilion*† .....Herkimer	Thomas & A. D. Richardson.
▲Ithaca*†.....Tompkins	G. B. DAVIS.
▲Jamaica*† .....Queens	WILLIAM W. GILLEN.
Jamestown*† .Chautau'a	FOWLER & WEEKS.
▲Johnstown*† ....Fulton	FRED LINUS CARROLL.
Jordan*† .....Onondaga	John McLaughlin.
Keeseville*† .....Essex	Hewitt & Wolcott.
Kinderhook*† Columbia	Gerrit S. Collier.
▲Kingston*† .....Ulster	JOHN G. VAN ETTEN.
LakeGeo Ass'bly*Warren	See Glens Falls.
▲Lake Pleasant*† Hamilton	See Northville.
Lancaster*† .....Erie	H. B. Van Peyma.
Lansingburg*†.Rensselr	H. N. GREENE.
Leroy*† .....Genesee	W. H. Smith.
Liberty*†.....Sullivan	D. S. Hill.
Lima*† .....Livingston	H. H. Thompson.
Littlefalls*† .. Herkimer	RAYMOND D. FULLER.
▲Little Valley*†.Cattar'us	Ernest H. Woodruff.
Livonia*†.....Livingston	Charles Ward.
Locke*†.....Cayuga	See Moravia.
▲Lockport*† .....Niagara	W. H. & F. A. RANSOM.
Long Island City*†Qu'ns	MANLEY & WADLEY.
▲Lowville*†.....Lewis	Fred. C. Schraub.
▲Lyons*† .....Wayne	DWIGHT S. CHAMBERLAIN.
Madrid*†....St. Lawrence	F. J. Merriman.
▲Malone*† .....Franklin	GILBERT & WELLS.
Mamaroneck*†Weste'ter	See New Rochelle.
Marathon*†.....Cortland	John H. Miller.
Margaretville*†.Delaware	A. P. Carpenter.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Massena*†...St. Lawrence	H. B. Chase.
Matteawan*† .. Dutchess	S. K. Phillips.
▲Mayville*†.. Chautauqua	VAN DUSEN & MARTIN.
Mechanicsville*†. Sarat'a	J. F. Terry.
Medina*●.....Orleans	Filkins & Coe.
Mexico*†..... Oswego	C. I. Miller.
Middleburg*†. Schoharie	Dow Beekman.
Middleport*†....Niagara	G. F. Thompson.
Middletown*†....Orange	DILL & COX.
Milford*●.....Otsego	J. V. Guernsey.
Millbrook*† ... Dutchess	See Poughkeepsie.
Millerton*†.... Dutchess	Collins Sheldon.
Mineola*† .....Nassau	GEORGE B. STODDART.
Mohawk*†..... Herkimer	James B. Rafter.
▲Monticello*†.... Sullivan	Timothy F. Bush.
Montour Falls*†Schuyler	Frank Johnson.
Moravia*†.....Cayuga	S. E. Day.
Morris*†.....Otsego	M. L. Bridges.
Morrisania*†.. New York	See New York City.
▲Morrisville*†... Madison	H. B. Coman.
Mt. Kisco*† Westchester	See New Rochelle.
Mt. Morris*†. Livingston	John M. Hastings.
Mt. Vernon*†.. Weste'ter	FRANK A. BENNETT.
Naples*†..... Ontario	Lincoln & Lincoln.
Newark*† ..... Wayne	M. I. Greenwood.
New Berlin*†. Chenango	O. F. Matterson.
New Brighton*†. Richm'd	DE GROOT, RAWSON & STAFFORD
Newburg*†.....Orange	A. H. F. SEEGER.
▲New City*●..... Rockland	See Spring Valley.
New Paltz*†.....Ulster	J. N. Vanderlyn.
Newport*†.....Herkimer	C. L. Fellows.
New Rochelle*†Westch'r	LINCOLN G. BACKUS.
▲New York City*† N. Y'k	JOHN A. AMUNDSON, 146 Broadway. Corporation, surrogate, and general practice. Refers to National Park Bank.
" ..... "	BAGGOTT & RYALL, 309 Broadway. Counsel in bank and corporation matters. Refer to Importers & Traders Nat'l Bank
" ..... "	BRIESEN & KNAUTH, 229 Broadway. Attorneys for Knauth, Nachod & Kuhne, bankers.
" ..... "	ELISHA K. CAMP, 135 Broadway General practice. Counsel for American Graphophone Co. and Columbia Phonograph Co. Reference: Nat. Bk. of the Republic
" ..... "	CARTER, HUGHES & DWIGHT Attorneys and counselors at law, 96 Broadway and 6 Wall St. (Numbers 150-160). Walter S. Carter, Charles E. Hughes, Edward F. Dwight, Arthur C. Rounds, Marshall B. Clarke, Geo. W. Schurman, Carl A. Hansmann, Lindsay Russell, Thomas H. Rothwell. Cable address, "Carswal."
" ..... "	LOUIS F. DOYLE, 41 Park Row, Times Building. Attorney for National Park Bank of New York.
" ..... "	HASTINGS & GLEASON, 265 Broadway. General practice; commercial, insurance, corporation and banking. Counsel for the National Bank of the Republic
" ..... "	M. S. & I. S. ISAACS, 27 Pine St. General practice. Attorneys for Columbia Bank.
" ..... "	JAY & CANDLER, 48 Wall St. William Jay, counsel for Continental Trust Co. of N. Y. Flamen B. Candler, N. Y., counsel for Second National Bank of Norwich, Conn.
" ..... "	GEORGE C. LAY, 100 Broadway. Refers to National Shoe & Leather Bank.
" ..... "	CHARLES EDGAR MILLS, 115 Broadway. Commissioner for all States and Territories. Taking depositions for State courts a specialty. Acknowledgments, affidavits, etc.
" ..... "	MIRON W. NEAL, 115 Broadway. General practice. Reference: W. N. Coler & Co., 32 Nassau St.
" ..... "	PECKHAM, WARNER & STRONG, 111 Broadway. Refer to First National Bank, Chicago, Ill.
▲New York City*† N. Y'k (*Continued.*)	REED, SIMPSON, THACHER & BARNUM, 10 Wall St. Attorneys for the Chase National Bank.
" ..... "	SETH B. ROBINSON, 203 Broadway. Refers to Chase National Bank. Attorney for Merchants Exchange National Bank.
Niagara Falls*†. Niagara	DUDLEY, GRAY & HIGHLAND
Nineveh*† ..... Broome	See Deposit.
North Collins*†.....Erie	E. R. Sherman.
North Granville* Wash'n	Samuel Thomas.
Northport*†..... Suffolk	C. B. Partridge.
N. Tonawanda*† .Niagara	WARNER & LINDSAY.
Northville*†.....Fulton	Lee S. Anibal.
▲Norwich*† ....Chenango	GEO. W. RAY.
Norwood*†.St. Lawrence	Willis J. Fletcher.
Nunda*†.....Livingston	E. C. Olney.
Nyack*† .....Rockland	See Haverstraw.
Oakfield*†.....Genesee	B. F. Hawes.
Ogdensburg*†St. L'w'nce	MALBY & LUCEY.
Olean*† .....Cattaraugus	FRED L. EATON.
Oneida*† .....Madison	H. W. COLEY.
Oneonta*† .....Otsego	George M. Bristol.
▲Oswego*†.....Oswego	COON & BENTLEY.
▲Ovid*† .....Seneca	Benjamin Franklin.
▲Owego*†.....Tioga	CLARK & TRUMAN.
Oxford*† ..... Chenango	W. H. Hyde.
Oyster Bay*†.....Nassau	Herbert L. Fordham.
Painted Post*†..Steuben	See Corning.
Palmyra*† .....Wayne	H. R. DURFEE.
Parish*† .....Oswego	H. D. Nutting.
Patchogue*† .....Suffolk	Walter H. Jaycox.
Pawling*†.....Dutchess	W. Downing.
Peekskill *† Westchester	LENT & HERRICK.
▲Penn Yan*†..... Yates	JOHN T. KNOX.
Perry*†..... Wyoming	Morris A. Lovejoy.
Phelps*†.....Ontario	Samuel S. Partridge.
Philadelphia*†. Jefferson	J. F. Larue.
Phœnix*†.....Oswego	A. J. BROWN.
Pike* .....Wyoming	G. S. Van Gorder.
Pine Plains*† ..Dutchess	Frank Eno.
▲Plattsburg*†.....Clinton	RILEY & HEALEY.
Poland*† ..... Herkimer	Milton Howe.
Port Chester*†W'stch't'r	JEROME A. PECK.
Port Henry*†.....Essex	Rowe & Pyrke.
Port Jefferson*†.Suffolk	Thomas J. Ritch, Jr.
Port Jervis*† .....Orange	WILLIAM H. CRANE.
Potsdam*†. St. Lawrence	A. X. Parker.
▲Poughkeepsie*†Dutchess	CHARLES F. COSSUM.
Prattsburg*● .....Steuben	James Flaherty.
Pulaski*† .....Oswego	S. C. HUNTINGTON.
Randolph*†.Cattaraugus	Crowley & Terry.
Redcreek*†.....Wayne	C. O. Peterson.
Red Hook*†.....Dutchess	J. W. Elseffer.
Rensselaer*...Rensselaer	See Troy.
Rhinebeck*† .....Dutchess	A. Lee Wager.
Richfield Springs*†O'ego	J. D. Reed.
▲Richmond*†....Richmond	See New York City.
Richmondville*†..S'h'rie	E. A. Dox.
Ripley*† .....Chautauqua	See Jamestown.
▲Riverhead*†† .....Suffolk	ERNEST W. TOOKER.
▲Rochester*† .....Monroe	ELBRIDGE L. ADAMS. Refers to Bank of Monroe; Trust and Safe Deposit Co.; Central Bank, and Monroe Co. Sav. Bank.
" ..... "	HENRY G. DANFORTH. Refers to The Mutual Life Ins. of N.Y.; Powers Bank and Union Bank, Rochester.
Rockville Center*†Nas'u	John Lyon.
Rome*†..... Oneida	A. DELOS KNEELAND.
Rondout*†..... Ulster	JOHN G. VAN ETTEN.
Roslyn*† ..... Nassau	Eastman & Eastman.
Rushford*†.....Allegany	R. B. Lanning.
Sag Harbor*†† .....Suffolk	George C. Raynor.
Salamanca*†† Catt'raugus	ANSLEY & SPENCER.
Salem*†† .....Washington	Fred Fraser.
Sandycreek*● .....Oswego	U. Bartlett.
Sandyhill*†.....Wash'ton	D. J. Sullivan.
Saranac Lake*† Franklin	A. K. HOTSFORD.
Saratoga Spr'gs*Sarat'ga	C. S. & C. C. LESTER.
Saugerties*† .....Ulster	M. F. KENNEY.
Sayville*†..... Suffolk	See Patchogue.
▲Schenectady*† .Sc'n't'dy	EVERETT SMITH.
Schenevus*†..... Otsego	Graham & Baldwin.
▲Schoharie*†...Schoharie	C. W. Hinman.
Schuylerville*†.Saratoga	W. E. Bennett.
Scio*†..... Allegany	See Wellsville.
Seneca Falls*†.....Seneca	HAMMOND & HAMMOND.
Sherburne*†.....Chenango	Charles A. Fuller.
Sherman*† ..Chautauqua	See Jamestown.
Shortsville*† .....Ontario	W. C. Ellis.
Sidney*† ..... Delaware	WILLIAM THORP.
Silver Creek*†.Ch'ta'qua	C. G. Babcock.
Sinclairville*†. Ch'ta'qua	O. Edson.
Sing Sing*†. Westchester	SAMUEL WATSON.
Skaneateles*†. Onondaga	C. R. Milford.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

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Town and County.	Name.
Sodus*•† ..... Wayne	B. C. Reede.
Southampton*•†.. Suffolk	Henry H. Chatfield.
Southold*•† ..... Suffolk	Albert C. Case.
Spencer*•† ..... Tioga	C. O. Seaburg.
Springville*•† ..... Erie	E. A. Scott.
Stamford*•† .... Delaware	C. L. Andrus.
Stapleton*† ..... Richmond	JOHN WIDDECOMBE.
St. Johnsville*•† Mtg'm'ry	Charles A. Stone.
Stockton*.... Chautauqua	See Dunkirk.
Suspension Br'ge*•† N'g'a	See Niagara Falls.
▲Syracuse*•† .... Onondaga	WILSON, COBB & RYAN. Refer to Merchants National Bk.
Tarrytown*•† Westchest'r	H. C. GRIFFIN.
Theresa*•† ..... Jefferson	C. A. Van Allen.
Ticonderoga*•†..... Essex	H. D. Hoffnagle.
Tonawanda*•† ..... Erie	Harrington & Premus.
▲Troy*•† ..... Rensselaer	DAVENPORT & HOLLISTER. Attorneys for Mutual National Bank.
" ..... "	CHARLES I. WEBSTER. Commercial litigation and collections a specialty.
Trumansburg*•† . Tom'k's	J. A. Milne.
Truxton*† ..... Cortland	A. L. Kenney.
Unadilla*•† ..... Otsego	See Oneonta.
Union Springs*•†. Cayuga	Arthur M. Seekel.
▲Utica*•† ..... Oneida	CHARLES G. IRISH. Attorney for First National Bank.
" ..... "	MILLER, FINCKE & BRANDEGEE. Attorneys for the Oneida National, Second National, and the Savings Bank of Utica.
" ..... "	RISLEY & LOVE. Attorneys for Fidelity & Deposit Co. of Maryland. Reference: Any bank in Utica.
Vernon*•† ..... Oneida	S. S. Judson.
Victor*•† ..... Ontario	Ellis A. Griffith.
Walden*•† ..... Orange	A. S. Embler.
Walton*•† ..... Delaware	Fancher & White.
Wappinger's F'lls*•† Duc's	George Wood.
Warrensburg*•†.. Warren	L. E. ROUX.
▲Warsaw*•† ..... Wyoming	BOTSFORD & BOTSFORD.
Warwick*†..... Orange	F. V. Sanford.
Waterford*•†.... Saratoga	F. A. Martin.
▲Waterloo*•† ..... Seneca	FREDERICK L. MANNING.
▲Watertown*•† .. Jefferson	HARVEY W. STEELE.
Waterville*•† ..... Oneida	L. P. Fuess.
Watervliet ..... Albany	See Troy.
▲Watkins*•† ..... Schuyler	CHARLES M. WOODWARD.
Waverly*•† ..... Tioga	F. E. HAWKES.
Wayland*•† ..... Steuben	Clark & Pratt.
Weedsport*•† ..... Cayuga	A. W. Shurtleff.
Wellsville*•† ..... Allegany	CHURCH & CHURCH.
Westchester*•† W'chester	See New Rochelle.
Westfield*•† . Chautauqua	H. C. Kingsbury.
W. New Brighton*†. R'c'd	DE GROOT, RAWSON & STAFFORD.
West Troy*† ..... Albany	See Troy.
West Winfield*•† H'kimer	M. M. Crandall.
Whitehall*•† . Washington	A. D. BARTHOLOMEW.
▲White Plains*•† W'chester	ROBERT E. FARLEY.
Williamson*•†..... Wayne	Jacob Brower.
Wolcott*•† ..... Wayne	E. H. Kellogg.
Woodhaven*•† .... Queens	Wm. F. Wykoff.
Worcester*•† ..... Otsego	Holmes & Waterman.
Yonkers*•† .. Westchester	R. E. & A. J. PRIME.

NORTH CAROLINA.

Town and County.	Name.
▲Albemarle*•†..... Stanly	J. M. Brown.
Ansonville ..... Anson	See Wadesboro.
▲Ashboro*•†..... Randolph	WILLIAM C. HAMMER.
▲Asheville*•† ... Buncombe	CHARLES A. MOORE.
Aurora*..... Beaufort	See Washington.
▲Bakersville*..... Mitchell	J. H. Greene.
▲Bayboro*..... Pamlico	See Newbern.
▲Beaufort*†..... Carteret	C. R. THOMAS.
▲Boone*..... Watauga	E. S. Caffey.
▲Brevard*.... Transylvania	W. B. Duckworth.
▲Bryson City*•† ..... Swain	Bryson & Black.
▲Burgaw*•†..... Pender	R. G. Grady.
Burlington*•† .. Alamance	Charles E. McClean.
▲Burnsville*..... Yancey	McElroy & Moore.
▲Camden•..... Camden	C. M. Ferebee.
▲Carthage*•†..... Moore	F. W. J. ADAMS.
Chapel Hill*•†.... Orange	T. H. Long.
▲Charlotte*•† Mecklenberg	CLARKSON & DULS. Refer to First National Bank.
Clayton*•†..... Johnston	See Raleigh.
▲Clinton*•† ..... Sampson	Lee & Butler.
▲Columbia*..... Tyrrell	T. H. Woodley.
▲Columbus*..... Polk	See Hendersonville.
▲Concord*•†..... Cabarrus	MONTGOMERY & CROWELL.
▲Currituck† .... Currituck	W. R. Gordon.
▲Dallas*•†..... Gaston	O. F. Mason.
▲Danbury*..... Stokes	A. H. Joyce.
▲Dobson*..... Surry	T. W. Folger.
Dunn*•†..... Harnett	J. C. Clifford.
▲Durham*•†..... Durham	BOONE & BRYANT.
▲Edenton*•†..... Chowan	Pruden & Pruden.
▲Elizabeth City*•†. Pasq'k	E. F. LAMB.
▲Elizabethtown*†.. Bladen	R. S. White.
Elm City*•†..... Wilson	See Wilson.
Enfield*•† ..... Halifax	David Bell.
▲Fayetteville*•† .. Cumb'd	J. C. & S. H. MACRAE.
▲Franklin* ..... Macon	Jones & Johnson.
Gastonia*•†..... Gaston	A. G. Manguin.
▲Gatesville*..... Gates	L. L. Smith.
▲Goldsboro*•†.. .... Wayne	ALLEN & DORTCH.
▲Graham*•† .. Alamance	E. S. Parker.
▲Greensboro*•†.. Guilford	A. M. SCALES.
▲Greenville*•†..... Pitt	Jarvis & Blow.
▲Halifax*•†..... Halifax	Thomas H. Hill.
▲Hayesville*..... Clay	M. R. Kimsey.
▲Henderson*•† ..... Vance	T. T. HICKS.
▲Henders'nville*•† Hend'n	W. A. Smith.
▲Hertford*•†.. Perquimans	See Edenton.
Hickory*•†..... Catawba	Thomas M. Hufham.
High Point*•†... Guilford	E. D. STEELE.
▲Hillsboro*•†..... Orange	John W. Graham.
▲Jackson*... Northampton	R. B. Peebles.
▲Jacksonville*•†... Onslow	Frank Thompson.
▲Jefferson*•..... Ashe	J. W. Todd.
Jonesboro*•†..... Moore	W. E. Murchison.
▲Kenansville*..... Duplin	H. R. Koonegay.
Kings Mountain*•† Clev'd	See Gastonia.
▲Kinston*•†..... Lenoir	W. D. POLLOCK.
La Grange*•†..... Lenoir	H. B. Parker.
Laurinburg*•†. Richmond	Maxcy L. John.
Leaksville*•† Rockingham	See Reidsville.
▲Lenoir*•†..... Caldwell	Edmund Jones.
▲Lexington*•†... Davidson	F. C. ROBBINS.
▲Lillington..... Harnett	O. J. Spears.
▲Lincolnton*•†... Lincoln	A. L. Quickel.
Littleton*•†..... Halifax	S. G. Daniel.
▲Louisburg*•†..... Franklin	T. W. Beckett.
▲Lumberton*•†... Robeson	McLean & McLean.
Madison*•†. Rockingham	C. O. McMichael.
▲Manteo*..... Dare	J. M. Gray.
Marion*•†..... McDowell	E. J. Justin.
▲Marshall*•†..... Madison	J. A. Hendrick.
Milton*•†..... Caswell	L. M. Warlick.
▲Mocksville*•†..... Davie	E. L. Gaither.
▲Monroe*•†..... Union	R. R. Redwine.
▲Morganton*•†..... Burke	Avery & Ervin.
Mountairy*•†..... Surry	Carter & Lewellyn.
▲Murphy*•†.... Cherokee	R. L. Cooper.
▲Nashville•†..... Nash	R. A. P. Cooley.
▲Newbern*•† ..... Craven	O. H. GUION.
▲Newton*•†..... Catawba	W. B. Gaither.
No. Wilkesboro*†. Wilkes	See Wilkesboro.
▲Oxford*•†..... Granville	HICKS & MINOR.
Pilotmountain*•†... Surry	Holcomb & McGuffin.
▲Pittsboro*•†.... Chatham	H. A. London.
▲Plymouth*•†. Washington	H. S. Ward.
¶▲Raleigh*•†..... Wake	A. B. ANDREWS, JR. Local counsel for Southern Railway Co. Refers to Citizens Nat. Bk.
" ..... "	JOHN W. HINSDALE, 31 years at the bar. References: The H. K. Claflin Co., R. G. Dun & Co., The J. M. Bradstreet Co., New York; any bank, or judge, or State officer in N. C.
Reidsville*•† Rockingham	JOHNSTON & JOHNSTON.
▲Robbinsville*..... Graham	T. A. Morphew.
▲Rockingham*•† Richmond	MORRISON & WHITLOCK.
Rocky Mount*•† Edg'mbe	WOODARD & THORP.
▲Roxboro*•†..... Person	MERRITT & CARLTON.
▲Rutherfordton*•† Ruth'fd	S. Gallert.
Salem*•†..... Forsyth	See Winston-Salem
▲Salisbury*•†..... Rowan	L. H. CLEMENT.
Sanford*•† ..... Moore	A. L. McNeill.
Scotland Neck*•† Halifax	Claud Kitchen.
▲Shelby*•†..... Cleveland	Webb & Webb.
▲Smithfield*•†... Johnston	E. W. Pon.
▲Snowhill*..... Greene	L. V. Morrill.
Southern Pines*•†. Moore	J. McN. Johnson.
▲Southport*†... Brunswick	See Wilmington.
▲Sparta*..... Alleghany	R. A. Doughton.
Spring Hope*•†..... Nash	See Nashville.
▲Statesville*•†..... Iredell	ARMFIELD & TURNER.
▲Swanquarter..... Hyde	S. S. Mann.
▲Tarboro*•†.... Edgecombe	G. M. T. Fountain.
▲Taylorsville*•† Alexander	A. C. McIntosh.
Thomasville*•†. Davidson	See Lexington.
▲Trenton*..... Jones	See Jacksonville.
▲Troy*•†..... Montgomery	See Ashboro.
▲Wadesboro*•† ..... Anson	Bennett & Bennett.
▲Warrenton*†..... Warren	H. A. Bond.
▲Washington*•†.. Beaufort	B. B. NICHOLSON.
Waxhaw*•†..... Union	R. L. Stevens.
▲Waynesville*•† Haywood	Ferguson & Ferguson.
▲Webster*..... Jackson	Walter E. Moore.
Weldon*•†..... Halifax	Mullen & Daniel.
▲Wentworth* Rockingham	See Reidsville.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Whiteville*•†.. Columbus	Wishart & Frazier.
▲Wilkesboro*•† .... Wilkes	T. B. FINLEY.
▲Williamston*•† ... Martin	Wheeler Martin.
▲Wilmington*•† No. Han'er	BELLAMY & PESCHAU. Attorneys for Atlantic Nat. Bank.
▲Wilson*•† ..... Wilson	S. G. NEWBORN.
▲Windsor* ..... Bertie	F. D. Winston.
▲Winston-Salem*•†Forsyth	EUGENE E. GRAY.
▲Winton*† .....Hertford	George Cowper.
▲Yadkinville ..... Yadkin	Holton & Reece.
▲Yanceyville* ..... Caswell	Johnson & Johnson.
Youngsville*•† . Franklin	See Raleigh.

NORTH DAKOTA.

Abercrombie*† Richland	E. A. Munger.
Anamoose.....McHenry	See Towner.
Aneta*•† .....Nelson	See Lakota.
Ardoch*•† .....Walsh	See Minto.
▲Ashley* ..... McIntosh	A. W. Clyde.
Bathgate*•† ..... Pembina	W. J. Burke.
Bisbee..... Towner	See Cando.
¶▲Bismarck*•†... Burleigh	▲LLEN & COCHRANE.
▲Bottineau*•†... Bottineau	A. G. BURR.
Bowbells*†. ..... Ward	See Towner.
Bowdon ..... Wells	See Harvey.
Braddocke..... Emmons	See Williamsport.
Buffalo*•† ..... Cass	See Fargo.
Buxton*•† ..... Traill	See Hillsboro.
Caledonia*•† ..... Traill	See Hillsboro.
▲Cando*•† ..... Towner	FRANK D. DAVIS.
▲Carrington*•†..... Foster	R. A. BILL.
Casselton*•† ..... Cass	See Fargo.
Cavalier*•† ..... Pembina	See St. Thomas.
Christine*•† .... Richland	See Wahpeton.
Church's Ferry*•†Ramsey	See Devil's Lake.
Clifford*•† ..... Traill	See Mayville.
Conway*•† ..... Walsh	See Grafton.
▲Cooperstown*•† .. Griggs	DAVID BARTLETT.
Courtenay*•†...Stutsman	J. C. Parks.
Crary*•† ..... Ramsey	Edgar Anderson.
Crystal*•† ..... Pembina	See St. Thomas.
Cumings*•† ..... Traill	See Hillsboro.
Davenport*•† ..... Cass	See Fargo.
Dazey*•† .....Barnes	See Valley City.
Delamere.....Sargent	See Milnor.
▲Devil's Lake*•†...Ramsey	BRENNAN & KENNEDY.
▲Dickinson*•† .....Stark	JAMES G. CAMPBELL.
Drayton*•† ..... Pembina	Robert Ferguson.
Dresden•..... Cavalier	See Langdon.
Edgeley*•† .....La Moure	C. W. Fellows.
Edinburg*•† ..... Walsh	See Park River.
▲Ellendale*•† .....Dickey	JAMES M. AUSTIN.
Emerado*•†. Grand Forks	See Grand Forks.
Enderlin*•† ..... Ransom	Fred Underwood.
Fairmount*•†... Richland	Charles A. Tuttle.
▲Fargo*•† ..... Cass	NEWMAN, SPALDING & STAMBAUGH. Attorneys for First Nat. Bk. & Merchants State Bk.
▲Fessenden*•† ..... Wells	M. E. Wilson.
Fingal*•† ..... Barnes	Thomas Casey.
Finley*•† ..... Steele	F. W. Ames.
Forest River*•† .... Walsh	See Grafton.
▲Forman*•† ..... Sargent	BISHOP, GRONER & McKENZIE.
Gilby*•† ....Grand Forks	See Grand Forks.
Glenullin* ..... .Morton	See Dickinson.
▲Grafton*•† ..... Walsh	J. E. GRAY.
▲Grand Forks*•† Gr'd F'ks	GEORGE A. BANGS. Attorney for the city of Grand Forks. Refers to any bank in Grand Forks
" ..... "	COCHRANE & CORLISS. Refer to the Union Nat. Bank.
Grandin*•† ..... Cass	See Fargo.
Hamilton*•† .... Pembina	See St. Thomas.
Hankinson*•†... Richland	J. B. Taylor.
Hannah*† ..... Cavalier	C. B. McMillan.
Harvey*•† ..... Wells	OTTO GRETHEN.
Hatton*•† ..... Traill	See Hillsboro.
Hebron*•† ..... Morton	See Mandan.
▲Hillsboro*•† ..... Traill	CARMODY & LESLIE.
Hope*•† ..... Steele	C. S. SHIPPY.
Hunter*•† ..... Cass	See Fargo.
Inkster*•†...Grand Forks	See Grand Forks.
▲Jamestown*•†. Stutsman	S. E. ELLSWORTH.
Kenmare*† ..... Ward	See Minot.
Kindred*•† ..... Cass	See Fargo.
Kulm*•† .....Lamoure	J. B Sharpe.
▲Lakota*•† ..... Nelson	A. E. SHEETS.
▲Lamoure*•† .... Lamoure	R. W. S. Blackwell.
▲Langdon*•† ..... Cavalier	GEORGE M. PRICE.
Larimore*•†. Grand Forks	J. D. Campbell.
Leeds*•† ..... Benson	E. Berglund.
Lidgerwood*•†.. Richland	A. L. Parsons.
Linton*. .....Emmons	See Williamsport.
▲Lisbon*•† .....Ransom	H DOHERTY.

Town and County.	Name.
▲Mandan*•† ..... Morton	E. C. Rice.
Mayville*•† ..... Traill	F. W. Ames.
▲Medora*† ..... Billings	See Dickinson.
Michigan* ..... Nelson	W. H. Smith.
Milnor*•† ..... Sargent	O. S. Senn.
Milton*•† ..... Cavalier	Thompson & Gibson.
▲Minnewaukon*•†. Benson	O. D. Comstock.
Minot*•† ..... Ward	James Johnson.
Minto*•† .....Walsh	H. C. DePUY.
Monango*•† ..... Dickey	See Ellendale.
▲Napoleon• .....Logan	See Kulm.
Neche*•† ..... Pembina	See Bathgate.
▲New Rockford*•† ... Eddy	MADDUX & HAMBECHT.
New Salem*..... Morton	See Mandan.
Northwood*•†Grand F'ks	M. G. MEYER.
Oakes*•† ..... Dickey	George H. Fay.
Omemee*•..... Bottineau	See Towner.
Osnabrock*•† ... Cavalier	See Milton.
Page*•† .....Cass	See Fargo.
Park River*•† .....Walsh	G. W. Young.
▲Pembina*•†.....Pembina	W. J. Kneeshaw.
Portland*•† .....Traill	G. A. White.
Reynolds*•†. Grand Forks	See Grand Forks.
▲Rolla*•† ..... Rolette	John Burke.
▲Rugby*•† .....Pierce	B. L. SHUMAN.
▲Sanger ..... Oliver	See Bismarck.
Sheldon*•† ..... Ransom	C. A. Gram.
▲Sherbrooke*.....Steele	George Murray.
Sheyenne*†..... Eddy	See Rockford.
▲Stanton.....Mercer	See Mandan.
▲Steele*•† .....Kidder	See Bismarck.
St. Thomas*•†... Pembina	G. S. Hager.
Thompson*•† Grand F'rks	See Grand Forks.
Tower City*•† .....Cass	See Fargo.
▲Towner*•†..... McHenry	GEORGE W. POAGUE.
▲Valley City*•†..... Barnes	BURKE & LINDLAND.
▲Wahpeton*•†....Richland	F. B. LAMBERT.
Walhalla*•..... Pembina	T. D. Stack.
▲Washburn* ..... McLean	E. A. Lamb.
Wheatland*•† ..... Cass	See Fargo.
▲Williamsport* .. Emmons	H. A. Armstrong.
▲Williston*•†..... Williams	R. H. Copeland.
Willow City*•†. Bottineau	See Towner
Wimbledon*•†..... Barnes	See Valley City.
Wisheke.....McIntosh	Wishek & Guy.
Wyndmere*•†....Richland	See Milnor.

OHIO.

Ada*•† .....Hardin	Clark, Axline & Fess.
▲Akron*•†..... Summit	OTIS & OTIS. Refer to any bank in Akron.
Alliance*•† .....Stark	J. W. CRANE.
Andover*•†.... Ashtabula	F. J. Bishop.
Ansonia*•† .....Darke	See Greenville.
Antioch*..... Monroe	See Woodsfield.
Antwerp*•†..... Paulding	M. A. WERT.
▲Arcanum*•† .....Darke	J. B. Mundhenck.
Archbold*•† ..... Fulton	August Rulhiey.
Arlington*•†....Hancock	See Dunkirk.
▲Ashland*•†..... Ashland	CAMPBELL & SEMPLE.
Ashley*•† ..... Delaware	See Delaware.
Ashtabula*•†...Ashtabula	HOYT & MUNSELL.
Ashtabula Har.† Ash'bula	See Ashtabula.
Ashville*•†..... Pickaway	G. W. Morrison.
▲Athens*•† ..... Athens	GROSVENOR, JONES & WORSTELL.
Attica*•† ..... Seneca	Lester Sutton.
Bainbridge*•† .....Ross	J. G. Whitaker.
Barberton*•†..... Summit	CHARLES AMMERMAN.
Barnesville*•†... Belmont	C. J. Howard.
Basil*•† ..... Fairfield	E. F. Holland.
▲Batavia*•†..... Clermont	Frazier & Hicks.
Beach City*•†..... Stark	See Alliance.
Bedford*•† .... Cuyahoga	See Cleveland.
Bellaire*•† ..... Belmont	J. A. GALLAHER.
Belle Centre*•†.... Logan	See Bellefontaine.
▲Bellefontaine*•†... Logan	A. JAY MILLER.
Bellevue*•† .... Sandusky	J. B. Miller.
Bellville*•..... Richland	Andrew Stevenson.
Belmont*•†..... Belmont	See St. Clairsville.
Berea*•†.....Cuyahoga	G. A. HUBBARD.
Bergholz*•.....Jefferson	John J. Watson.
Berlin Heights*•†....Erie	F. E. Conner, Jr.
Beverly*†.... Washington	J. C. Preston.
Blanchester*•†....Clinton	P. SAVAGE.
Bloomdale*•†..... Wood	E. D. Bloom.
Bloomingburg*•† Fayette	Humphrey Jones.
Bloomville*•†..... Seneca	J. R. Wilson.
Bluffton*•† ..... Allen	A. J. Owens.
Botkins*•† ..... Shelby	See Sidney.
Bowersville* ..... Greene	C. S. Perkins.
▲Bowling Green*•†.. Wood	GUY C. NEARING.
Bradford*•† ..... Miami	W. Vermilion.
Bradner*•† ..... Wood	See Bowling Green.
Bremen*•† ..... Fairfield	J. F. THOMPSON.

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Town and County.	Name.
Bridgeport*•† ... Belmont	Driggs & Heinlein.
Brooklyn*•† .... Cuyahoga	See Cleveland.
Brookville*•† Montg'mery	See Miamisburg.
▲Bryan*•† ..... Williams	M. M. BOOTHMAN.
▲Bucyrus*•† ..... Crawford	HORACE HOLBROOK.
Burton*† ..... Geauga	George W. Jacques.
Butler*•† ..... Richland	W. W. Scott.
▲Cadiz*•† ..... Harrison	D. A. HOLLINGSWORTH.
▲Caldwell*•† ..... Noble	W. C. Okey.
Caledonia*•† ..... Marion	See Marion.
▲Cambridge*•† .. Guernsey	J. H. MACKEY.
Camden*•† ..... Preble	F. G. Shuey.
Canal Dover*•† Tus'rawas	J. A. HOSTETLER.
Canal Fulton*•† ..... Stark	A. J. Kittinger.
Canal Winchester*•† Fr'in	W. H. Lane.
Canfield*•† ..... Mahoning	See Youngstown.
▲Canton*•† ..... Stark	JOHN H. SPONSELLER.
Cardington*•† .... Morrow	W. P. Vaughan.
Carey*•† ..... Wyandot	H. G. Chambers.
▲Carrollton*•† ..... Carroll	FIMPLE & McDONALD.
Cedarville*•† ..... Greene	Robert Hood.
▲Celina*•† ..... Mercer	CHARLES S. YOUNGER.
Centerburg*•† ..... Knox	W. O. Bowers.
Chagrin Falls*•† Cuy'oga	E. P. Wilmot.
▲Chardon*•† ..... Geauga	METCALFE & KING.
Chicago* ..... Huron	William G. Burwell.
▲Chillicothe*•† ..... Ross	SEYMOUR CUNNINGHAM.
▲Cincinnati*•† ... Hamilton	L. C. BLACK, St. Paul Bldg. Refers to National Lafayette Bank, or to any bank in Cincinnati.
" ..... "	WM. E. BROOKS, Carlisle Bldg. References given on application. Long distance telephone.
" ..... "	ERNST & CASSATT, 1st Nat. Bk. Bldg. Reference: Third National Bank.
" ..... "	ERNST & STEINBERG. References: Equitable National Bk., and S. Kuhn & Sons.
" ..... "	FURBER & JACKSON, Carlisle Bldg. Refer to Merchants National Bank.
" ..... "	CHARLES J. HUNT, Allen Bldg. References: Second Nat. Bank.
" ..... "	LITTLEFORD, MORRIS & BALLARD, Johnston Bldg. Refer to the Market National and the Third National banks.
" ..... "	C. J. McDIARMID, Blymyer Bldg. Member Beta Theta Pi and Phi Delta Phi. Refers to Fourth National Bank.
" ..... "	WILLIAM C. PEIRCE, Wiggins Block. References: George M. Verity, Vice-President and Manager of the American Steel Roofing Co., and the National Lafayette Bank.
" ..... "	SMITH & KUHN, 519 Main St. References—In New York: A. Donaldson, Treasurer and Third Vice-President of the Erie Railroad. In Cincinnati: Fourth, Second, and Equitable National banks.
" ..... "	SWING, CUSHING & MORSE, Carew Bldg. Refer to Atlas National Bank, and Union Savings Bank & Trust Co.
▲Circleville*•† .. Pickaway	CHARLES H. MAY.
Clarksville*•† ..... Clinton	See Wilmington.
▲Cleveland*•† ... Cuyahoga	BREWER, COOK & McGOWAN, Williamson Bldg. Attorneys for State National Bank, Euclid Ave. National Bank and United Banking & Savings Co.
" ..... "	LOUIS J. GROSSMAN, 204-208 Society for Savings Bldg. Refers to Cleveland Nat. Bk., Dime Sav. Bk., and Society for Savings.
" ..... "	M. B. & H. H. JOHNSON, 1009 American Trust Bldg. Attorneys for The American Trust Co.; Cuyahoga Savings and Banking Co.
" ..... "	SQUIRE, SANDERS & DEMPSEY, Perry-Payne Building. Attorneys for National Bank of Commerce, the Savings & Trust Co., Union National Bank, Commercial National Bank, and Wick Banking and Trust Co.
" ..... "	A. A. STEARNS, Society for Savings Bldg. Refers to State National Bank.
▲Cleveland*•† ... Cuyahoga	WHITE, JOHNSON, McCASLIN & CANNON, 1416 to 1421 Williamson Bldg. Attorneys for the Citizens Savings and Loan Association and The Hough Ave. Savings and Banking Co.
Clyde*•† ..... Sandusky	FINCH & DEWEY.
College Corner*•† . Butler	John R. Mitchell.
Collinwood*•† . Cuyahoga	F. B. Garrett.
Columbiana*•† . Col'biana	Ezra B. Bye.
¶▲Columbus*•† ... Franklin	ALBERY & DILLON. Refer to Ohio National Bank and Commercial National Bank.
Columbus Grove*•† Put'm	Guy B. Killen.
Conneaut*•† ... Ashtabula	M. R. Smith.
Continental*•† ... Putnam	J. C. Madden.
Convoy*•† ..... Van Wert	See Van Wert.
Corning*•† ..... Perry	T. M. Potter.
Cortland*•† ..... Trumbull	John J. Sullivan.
▲Coshocton*•† .. Coshocton	POMERENE & POMERENE.
Covington*•† ..... Miami	W. H. Nill.
Crestline*•† ..... Crawford	R. W. MILLER.
Creston*•† ..... Wayne	Price Russell.
Croton*•† ..... Licking	See Centerburg.
Cumberland*•† . Guernsey	Joseph Purkey.
Cuyahoga Falls*•† Summit	ORLANDO WILCOX.
Cygnet*•† ..... Wood	See Bowling Green.
Danville*•† ..... Knox	Clinton M. Rice.
▲Dayton*•† ... Montgomery	GOTTSCHALL, CRAWFORD & LAMBERT.
▲Defiance*•† ..... Defiance	SUTPHEN & SUTPHEN.
De Graff*•† ..... Logan	Huston & Curl.
▲Delaware*•† .... Delaware	W. A. HALL.
Delphos*•† ..... Allen	B. J. BROTHERTON.
Delta*•† ..... Fulton	M. B. Cottrell.
Dennison*•† .. Tuscarawas	A. W. Elson.
Deshler*•† ..... Henry	D. D. Donovan.
Doylestown*• ..... Wayne	James B. Meech.
Dresden*•† .. Muskingum	S. B. Darnen.
Dunkirk*•† ..... Hardin	G. B. Dewitt.
Dyson ..... Guernsey	See Pleasant City.
East Liberty* ..... Logan	See De Graff.
East Liverpool*•† . Col'bia	WILLIAM R. VODREY.
East Palestine*•† . Col'bia	John H. Logan.
▲Eaton*•† ..... Preble	J. A. Gilmore.
Eckmansville ..... Adams	See West Union.
Edgerton*•† ..... Williams	See Bryan.
Edon*•† ..... Williams	See Montpelier.
Eldorado*•† ..... Preble	See Waverly.
Elmore*•† ..... Ottawa	George W. Keightley.
▲Elyria*•† ..... Lorain	E. G. JOHNSON.
Euclid*•† ..... Cuyahoga	See Cleveland.
Fayette*•† ..... Fulton	See Wauseon.
Felicity* ..... Clermont	J. N. Altman.
▲Findlay*•† ..... Hancock	M. C. SHAFER.
Flushing*•† ..... Belmont	A. M. Brown.
Forest*•† ..... Hardin	Russell Price.
Fort Recovery*•† . Mercer	John Hunter.
Fostoria*•† ..... Seneca	C. L. GUERNSEY.
Frankfort*•† ..... Ross	See Chillicothe.
Franklin*•† ..... Warren	P. H. Rue.
Fredericktown*•† .. Knox	See Mount Vernon.
Freeport*•† ..... Harrison	B. W. Rowland.
▲Fremont*•† ..... Sandusky	JAMES H. FOWLER.
Galion*•† ..... Crawford	R. W. Johnston.
▲Gallipolis*•† ..... Gallia	HOLLIS C. JOHNSTON.
Gambier*•† ..... Knox	See Mount Vernon.
Garrettsville*•† .. Portage	R. S. Webb.
Geneva*•† ..... Ashtabula	R. C. Ewing.
▲Georgetown*•† ... Brown	JOHN P. BIEHN.
Germantown*•† . M'tg'ery	L. S. Culkmore.
Gibsonburg*•† . Sandusky	J. L. Hart.
Girard*•† ..... Trumbull	R. W. Deemer.
Glenville*•† .... Cuyahoga	See Cleveland.
Glouster*•† ..... Athens	A. A. Amos & Bro.
Grafton*•† ..... Lorain	See Elyria.
Granville*•† ..... Licking	E. J. Dorsey.
Greenfield*•† .... Highland	DICKEY & HEISKELL.
Greenspring*•† .... Seneca	C. S. Burton.
▲Greenville*•† ..... Darke	ANDERSON & BOWMAN.
Greenwich*•† ..... Huron	T. K. Strimple.
Groverhill*•† ... Paulding	R. W. Pickering.
▲Hamilton*•† ..... Butler	MOREY, ANDREWS & MOREY. Refer to First National Bank.
Harpster*•† ..... Wyandot	See Upper Sandusky.
Harrison*•† .... Hamilton	JAMES A. GRAFT.
Harveysburg*† ... Warren	See Lebanon.
Hicksville*•† .... Defiance	L. E. Griffin.
Highland*•† ..... Highland	See Leesburg.
▲Hillsboro*•† .... Highland	STEELE & SAMS.
Holgate*•† ..... Henry	E. F. Thompson.
Hubbard*•† ..... Trumbull	Milton B. Leslie.
Hudson*•† ..... Summit	H. B. Foster.
Huron*•† ..... Erie	C. M. Ray.
▲Ironton*•† ..... Lawrence	CORN & THOMPSON.
▲Jackson*•† ..... Jackson	E. C. POWELL.
Jackson Center*•† Shelby	H. W. Robinson.
Jamestown*•† .... Greene	W. A. Paxson.
▲Jefferson*•† .... Ashtabula	BABCOCK & TAYLOR.

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Town and County.	Name.
Jeffersonville*•† .Fayette	E. L. Bush.
Jewett*•†..... Harrison	See Cadiz.
Johnstown*•† .....Licking	G. W. Lewis.
Kalida*.....Putnam	See Columbus Grove.
Kent*•†.....Portage	M. G. McCASLIN.
▲Kenton*•† ..... Hardin	ELMER G. DERR.
Kingston*•†.....Ross	See Chillicothe.
Kinsman*†.....Trumbull	J. W. Roberts.
Lagrange*•† .....Lorain	See Wellington.
▲Lancaster*•† .... Fairfield	G. E. MARTIN.
Larue*•†.....Marion	See Marion.
▲Lebanon*•† .....Warren	W. F. ELTZROTH.
Leesburg*•† .... Highland	George T. Hardy.
Leetonia*•† ..Columbiana	C. D. Dickinson.
Leipsic*•† .....Putnam	Jacob Werner.
Lewisburg*•† ....Preble	See Eaton.
Lexington*•†.... Richland	Durflinger & Emery.
Liberty Center*•†. Henry	See Napoleon.
▲Lima*•† ..... Allen	CABLE & PARMENTER.
▲Lisbon*•†. .. Columbiana	J. R. MARTIN.
Lockland*•†.... Hamilton	Thompson & Gorman.
Lodi*•†.....Medina	See Creston.
▲Logan*•† ..... Hocking	Seth Weldy.
▲London*•† .....Madison	Durflinger & Emery.
Lorain*•†..... Lorain	FRANK COLEMAN.
Loramie* ..... Shelby	See St. Mary.
Loudonville*•† .. Ashland	W. J. Weirick.
Louisville*•† ..... Stark	W. S. Earseman.
Lynchburg*•†...Highland	E. M. Wiggins.
Madison*•†..... Lake	M. B. Cook.
Magnolia*•†..... Stark	See Canton.
Malta*•† .....Morgan	Newell Corner.
Malvern*•†..... Carroll	See Minerva.
Manchester*•† .... Adams	WILLIAM ANDERSON.
▲Mansfield*•† .... Richland	CUMMINGS & McBRIDE.
Mantua Station*† Portage	H. C. Russell.
▲Marietta*•† ..Washington	NYE & FOLLETT.
▲Marion*•† ..... Marion	J. F. McNEAL & SONS.
Martins Ferry*•†Belmont	F. R. Sedgwick.
Martinsville*•† .... Clinton	A. Harris.
▲Marysville*•†..... Union	F. T. ARTHUR
Mason*•† ..... Warren	See Lebanon.
Massillon*•† ..... Stark	BALDWIN & YOUNG.
Maumee*•† .....Lucas	A. W. Eckert.
▲McArthur*•† ..... Vinton	J. M. McGillivray.
McClure*•† ..... Henry	See Napoleon.
McComb*•† .....Hancock	W. E. Cooper.
▲McConnelsville*•†Morgan	J. A. Foert.
Mechanicsburg*•† Chapin	Charles A. Wood.
▲Medina*•† ..... Medina	Frank Spellman.
Miamisburg*•† Montg'ery	W. A. Reiter.
Middleport*•†..... Meigs	Ira Graham.
Middletown*•† .... Butler	DONLEY & RHONEMUS.
Milan*•† ..... Erie	R. H. Williams.
Milford*•†..... Clermont	S. A. West.
Milford Center*•†..Union	See Marysville.
▲Millersburg*•†....Holmes	Reed & Hanna.
Mineral Point*•†Tusc'was	W. M. Tracy.
Minerva*•†..... Stark	G. G. B. Greenwood.
Minster*•†.....Auglaize	See St. Marys.
Monroeville*•†.... Huron	John P. Cornwell.
Montpelier*•† .. Williams	E. C. PECK.
Morrow*•†..... Warren	T. C. Welch.
Moscow*•..... Clermont	See Felicity.
▲Mt. Gilead*•†.... Morrow	L. K. Powell.
Mt. Pleasant*†..Jefferson	See Steubenville.
Mt. Sterling*•†.. Madison	Mitchel & Tanner.
▲Mt. Vernon*•† ..... Knox	WILLIAM M. KOONS.
Mt. Victory*•† ....Hardin	See Kenton.
▲Napoleon*•†..... Henry	CAHILL & DONOVAN.
Navarre*•†..... Stark	See Canton.
Nelsonville*•†.....Athens	Asher Buckley.
Nevada*•† ..... Wyandot	L. B. Reed.
▲Newark*•† .....Licking	FREDERIC M. BLACK.
New Bremen*•†.Auglaize	See St. Mary.
New Carlisle*•†.....Clark	R. H. Runnells.
New Comerst'n*•† T'car's	E. E. Lindsey.
New Holland*•†Pickaway	CHARLES H. MAY.
▲New Lexington*•†..Perry	TUSSING & KELLY.
New London*•† ...Huron	R. C. Powers.
New Madison*•† ...Darke	Thomas Eubanks.
New Matamoras*†. Wash.	Jasper Lisk.
New Paris*•† .....Preble	See Eaton.
▲New Phil'd'lp'a*•†.Tus'as	NEELY & PATRICK.
New Richmond*• .Cler'nt	F. A. Roberts.
New Vienna*•† ...Clinton	F. W. Kelly.
New Washin'n*•†.Craw'd	H. M. Cory.
Niles*•†.....Trumbull	WILLIAM H. SMILEY.
North Amherst*•† Lorain	H. G. Redington.
North Baltimore*..Wood	S. P. HARRISON.
North Fairfield*•... Huron	A. E. Rowley.
North Lewish'g*•† Chapin	M. C. Gowey.
▲Norwalk*•† ..... Huron	G. T. & H. L. STEWART.
Oakharbor*•† .... Ottawa	John Duff.
Oak Hill*•†.....Jackson	J. E. Jones.
Oberlin*•†..... Lorain	W. B. BEDORTKA.
Ohio City*•†... Van Wert	See Van Wert.
Orrville*•†..... Wayne	T. W. Orr.
Orwell*..... Ashtabula	Babcock & Taylor.
Osborn*•†.....Greene	R. H. Swadner.

Town and County.	Name.
Ostrander*•† ... Delaware	See Delaware.
▲Ottawa*•† .....Putnam	G. W. RISSER.
Oxford*•† ..... Butler	E. E. Williams.
▲Painesville*•† .....Lake	W. A. BREED.
Pataskala*•†.....Licking	See Newark.
▲Paulding*•† .....Paulding	SNOOK & SAVAGE.
Payne*•†..... Paulding	M. B. Everitt.
Peebles*•† ..... Adams	J. R. B. Kessler.
Pemberville*•† .... Wood	J. S. Hoyman.
Perrysburg*•†..... Wood	T. E. Bowers.
Pioneer* ..... Williams	See Montpelier.
Piqua*•†.....Miami	JOHN C. GEYER.
Plain City*•†.....Madison	H. C. Black.
Pleasant City*•†Guernsey	L. S. Garber.
Plymouth*•†.... Richland	F. D. Gunsoullus.
Poland* .....Mahoning	See Youngstown.
▲Pomeroy*•†..... Meigs	O. L. BRADBURY.
▲Port Clinton*•† ...Ottawa	S. P. Alexander.
▲Portsmouth*•†.....Scioto	NOAH J. DEVER.
Prairie Depot*.....Wood	FRANK GRAHAM.
Prospect*•† .....Marion	See Marion.
Quaker City*•† .Guernsey	J. L. Douglas.
▲Ravenna*•†.....Portage	J. H. NICHOLS.
Richwood*•† ..... Union	JOHN F. MILLAR.
Ripley*•† ..... Brown	W. D. YOUNG.
Rockford*•† .....Mercer	A. G. Stewart.
Roseville*•†..Muskingum	Wm. Dunn.
Rushsylvania*•† ...Logan	See West Mansfield.
Sabina*•† .....Clinton	J. M. Morton.
Salem*•† .....Columbiana	W. W. HALE.
Salineville*•† Columbiana	Ashford & McCormick.
▲Sandusky*•†.....Erie	R. B. FISHER, Attorney for Citizens Banking & Trust Co.
Sardinia*•† .....Brown	See Georgetown.
Scio*•† .....Harrison	Easton Randolph.
Seville*•† .....Medina	Lee Elliott.
Shanesville*†.Tuscarawas	JOHN DOERSCHUK.
Shelby*•† .....Richland	Skiles & Skiles.
Sheroadsville*•† ...Carroll	See Carrollton.
Sherwood*•†..... Defiance	W. W. Huff.
Shiloh*•† ..... Richland	See Mansfield.
Shreve*•†.....Wayne	L. D. Cornell.
▲Sidney*•† .....Shelby	S. J. HATFIELD.
Smithfield* .....Jefferson	See Steubenville.
Somerset*•† .....Perry	Owen Yost.
Somerton*.....Belmont	See Bellaire.
South Charleston*•†Clark	Charles E. Ballard.
Spencer*•† .....Medina	Frank Heath.
Spencerville*•†.....Allen	J. M. Bailey.
▲Springfield*•†.....Clark	KEIFER & KEIFER, Attorneys for Lagonda National Bank.
Springvalley*•† ....Greene	Marcus Shoup.
▲St. Clairsville*•†.Belmont	A. H. & W. M. MITCHELL.
▲Steubenville*•†.Jefferson	Rogers & McCausleu.
St. Mary*•†..... Auglaize	D. F. Mooney.
St. Paris*•† ...Champaign	C. E. Buroker.
Strasburg*•† .Tuscarawas	Philip G. Garver.
Stryker*•†.....Williams	J. T. Heater.
Sunbury*•† .....Delaware	C. C. Brooks.
Swanton*•†..... Fulton	G. W. Humphrey.
Sycamore*•† ....Wyandot	R. S. Gallaher.
Sylvania*•† .....Lucas	W. E. CHAPPLE.
Thornville*† .....Perry	S. E. Moore.
Thurman* .....Gallia	See Gallipolis
▲Tiffin*•† .....Seneca	BUNN & ROYER.
Tippecanoe City*•† Miami	E. H. Kerr.
Tiro*•†.....Crawford	See Bucyrus.
▲Toledo*•†.....Lucas	HAMILTON & KIRBY, 412, 413 Gardner Bldg. Refer to any bank in Toledo.
" ..... "	HARRIS&HARRIS,SpitzerBldg. Reference: Any bank or prominent business concern in Toledo
" ..... "	SENEY & JOHNSON, 815-818 The Spitzer. Refer to Northern and Ketcham National banks.
Toronto*•†.....Jefferson	See Steubenville.
▲Troy*•†.....Miami	J. A. DAVY.
Uhrichsville*•†.Tuscara's	W. B. STEVENS.
▲Up. Sandusky*•†Wyandot	Carey & Parker.
▲Urbana*•† ....Champaign	WAITE & DEATON.
Utica*•† .....Licking	G. M. Sipe.
▲Van Wert*•† ...Van Wert	BLACHLY & MATTHIAS.
Vermilion*•†..... Erie	H. R. Williams.
Versailles*•† .....Darke	A. Calderwood.
Wadsworth*•† ....Medina	E. S. Pardee.
Wakeman*•†.....Huron	See Norwalk.
Waldo*•†.....Marion	See Marion.
▲Wapakoneta*•† .Auglaize	GOEKE & HOSKINS.
▲Warren*•†..... Trumbull	T. H. GLEMORE.
▲WashingtonC.H.*•†Fay'te	A. R. CREAMER.
▲Wauseon*•† .....Fulton	Fuller & Handy.
▲Waverly*•†.....Pike	John A. Eylor.
Waynesville*•†... Warren	J. G. Keys.
Wellington*•† .....Lorain	G. L. BLINN.
Wellston*•†.....Jackson	T. S. Hogan.
Wellsville*•†.Columbiana	F. L. WELLS.
West Alexandria*•†.Preb.	Oscar Sheppard.
Westerville*•† ..Franklin	H. T. Sibel.
WestFarmington*•†Trum	See Warren.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
West Jefferson*•† Mad'on	See London.
West Liberty*•†.....Logan	R. N. Jordan.
West Manchester*•† Preb.	See Eaton.
West Mansfield*•† .Logan	P. M. Kelar.
West Milton*•†..... Miami	Kessler & Kessler.
Weston*•† ..... Wood	John M. Stricker.
West Salem*•†.... Wayne	T. B. Keeler.
▲West Union*..... Adams	F. D. Bayless.
West Unity*•†.. Williams	G. C. Rings.
Wharton*•†.....Wyandot	See Carey.
Williamsb'rg*•† Clermont	John S. Davidson.
Williamsport*•.Pickaway	See Circleville.
Willoughby*•† ..... Lake	W. McLaughlin.
Wilshire*•† .... Van Wert	See Van Wert.
▲Wilmington*•†... Clinton	SMITH & SAVAGE.
Wilmot*† .....Stark	W. S. Putman.
Winchester*•†.....Adams	T. C. Downey.
▲Woodsfield*•†.... Monroe	MALLORY & JEFFERS.
Woodstock*•† Champaign	See Urbana.
▲Wooster*•† ..... Wayne	McCLURE & SMYSER.
Worthington*•†. Franklin	J. T. Miller.
▲Xenia*•†..... Greene	LITTLE & SPENCER.
Yellowsprings*•†. Greene	S. W. Dakin.
▲Youngstown*•†. Mahoni'g	W. R. GRAHAM.
▲Zanesville*•†. Muskingum	JAS. M. BAILEY, Attorney for R. G. Dun & Co. References: Citizens National Bank and Peoples Savings Bank.

OKLAHOMA TERRITORY.

Town and County.	Name.
▲Alva*•† .....Woods	T. J. WOMACK.
▲Arapaho* ..... Custer	T. S. Hunt.
Augusta* ..... Woods	See Alva.
▲Beaver*.....Beaver	J. R. Linley.
Billings.....Noble	See Perry.
Blackwell*•†.....Kay	TETIRICK & ROSE.
Braman*.....Kay	See Newkirk.
▲Chandler*..... Lincoln	A. J. MORRIS.
▲Cheyenne*†.. Roger Mills	J. W. McMurtry.
Cleveland*..... Pawnee	G. T. GRAVES.
▲Cloudchief*.....Washita	HENRY N. BERRY
Cushing*..... Payne	See Chandler.
Earlsboro*•†.Pottawato'le	See Tecumseh.
Edmond*•†.... Oklahoma	H. H. Moose.
▲El Reno*•† .....Canadian	W. L. BAXTER.
▲Enid*•† ..... Garfield	JOHN F. CURRAN.
Garber* ..... Garfield	See Enid.
Geary*.....Blaine	Seymour Foose.
▲Grand*.....Day	See Taloga.
¶▲Guthrie*•† ..... Logan	COTTERAL & HORNOR.
Hennessey*•†..Kingfisher	L. M. Gray.
Jefferson*•†.....Grant	C. M. Keiger.
Jennings*..... Pawnee	See Pawnee.
Kildare*•† .....Kay	See Ponca.
▲Kingfisher*•†..Kingfisher	P. S. NAGLE.
Lexington*†... Cleveland	F. P. Moseley.
Luther* ..... Oklahoma	See Oklahoma.
▲Mangum* ..... Greer	Garrett & Thacker.
McLoud*•. Pottawatomie	J. A. Baker.
Medford*•† .....Grant	Thomas Kearee.
Mulhall*•†..... Logan	W. H. Matthews.
Nardin*•..... Kay	See Newkirk.
▲Newkirk*•†.....Kay	W. S. CLINE.
New Ponca.....Kay	See Newkirk.
▲Norman*•†..... Cleveland	C. W. Brewer.
North Enid*•†... Garfield	See Enid.
Oakdale*..... Washita	See Cloudchief.
Okarche*•†..... Canadian	J. F. Crow.
▲Oklahoma*•†.. Oklahoma	McMECHAN & HAYS.
Okeene* ..... Blaine	J. C. Fisher & Co.
▲Pawhuska*†.....Osage N	T. J. Leahy.
▲Pawnee* ..... Pawnee	JAMES P NEAL.
▲Perry*•† ..... Noble	J. L. Pancrost.
Perkins*.....Payne	Charles A. Wallace.
Ponca*.....Kay	D. L. HUBLER.
▲Pondcreek*•† .....Grant	A. M. MACKEY.
Ripley.....Payne	See Cushing.
Shawnee*•†Pottawatomie	J. H. WOODS.
▲Stillwater*..... Payne	F. C. Hunt.
Stroud* ..... Lincoln	W. G. Pardoe.
▲Taloga* ..... Dewey	G. E. Black.
▲Tecumseh*•†Pottawato'le	FREDERICK KING.
Tonkawa*.....Kay	See Newkirk.
▲Watonga*.....Blaine	I. H. LOOKABAUGH.
Waukomis*•†.... Garfield	S. S. Stevens.
Weatherford*..... Custer	J. C. McKnight.
Wellston*..... Lincoln	See Chandler.
▲Woodward*•†. Woodward	J. R. Dean.
Yukon*•†..... Canadian	J. M. Faris.

OREGON.

Town and County.	Name.
▲Albany*•† ..... Linn	J. R. WYATT.
Arlington*•†.....Gilliam	S. A. D. Gurley.
Ashland*•† .....Jackson	E. D. Biggs.
▲Astoria*•†..... Clatsop	FULTON BROS.
Athena*•† ..... Umatilla	R. J. SLATER.
▲Baker City*•†.....Baker	See Union.
Brownsville*•†..... Linn	A. A. Tussing.
▲Burns*..... Harney	Waters & Gowan.
▲Canyon City*.....Grant	E. Hicks.
▲Condon*..... Gilliam	S. E. McVactor.
▲Corvallis*•† ..... Benton	E. E. WILSON.
Cottagegrove*•†.... Lane	J. E. YOUNG.
▲Dallas*•†..... Polk	Butler & Townsend.
Elgin*•† .....Union	N. C. McLeod.
Empire*•†..... Coos	A. E. Seaman.
▲Enterprise*..... Wallowa	D. W. Sheahan.
▲Eugene*•† .....Lane	L. BILYEU.
Forestgrove*•† Wash'gt'n	See Hillsboro.
▲Goldbeach*.....Curry	J. Huntley.
▲Grant's Pass*•† Josephine	C. A. Hough.
Harney*.....Harney	See Burns.
Harrisburg*•†..... Linn	See Brownsville.
▲Heppner*•†..... Morrow	G. W. PHELPS.
▲Hillsboro*•†. Washington	SMITH & BOWMAN.
Huntington*•†..... Baker	See Union.
Independence*•† ....Polk	BUTLER, TOWNSEND & POTTER.
Island City*.....Union	See Lagrande.
▲Jacksonville*•...Jackson	See Medford.
Joseph*..... Wallowa	J. A. Rumble.
Junction City*•†.... Lane	G. F. Shipworth.
▲Klamath Falls*†. Klamath	H. F. Murdock.
Lagrande*•† ..... Union	WILLIAMS BROS.
▲Lakeview* .....Lake	C. A. COGSWELL.
Lebanon*•† .....Linn	W. M. Brown.
Marshfield*•†..... Coos	J. W. Bennett.
▲McMinnville*•†.. Yamhill	R. L. CONNER.
Medford*•†..... Jackson	W. I. Vawter.
Milton*•†..... Umatilla	J. E. Kirkland.
Monmouth*•†.....Polk	N. L. Butler.
▲Moro*•..... Sherman	J. B. Hosford.
Newberg*•†..... Yamhill	Clarence Butt.
Ontario*•† .....Malheur	Wm. Miller.
▲Oregon City*•†Clackamas	C. D. & D. C. LATOURETTE.
▲Pendleton*•†.... Umatilla	JOHN McCOURT.
▲Portland*•† ..Multnomah	CAKE & CAKE. References: Wells, Fargo & Co.'s Bank, United States and Merchants National banks.
" ..... "	PAXTON, BEACH & SIMON, Attorneys for and refer to Portland Railway Co.
" ..... "	PIPES & TIFFT. Commercial and corporation business. Commissioners of deeds. Refer to Chase Nat. Bank, N. Y. City, Buffalo Pitts. Co., Buffalo, Lon. and San. F. Bank, Ltd., Geo. W. Bates & Co., Oregon R. E. Co. of Portland.
" ..... "	PLATT & PLATT. Attorneys for Wells, Fargo & Co.'s Bank.
▲Prineville*..... Crook	M. R. Biggs.
▲Roseburg*•†..... Douglas	A. M. CRAWFORD.
¶▲Salem*•†.....Marion	CARSON & ADAMS.
Scio*•† .....Linn	See Lebanon.
Sheridan*•† .....Yamhill	J. T. Simpson.
Silverton*•†..... Marion	F. C. DePue.
▲St. Helen*•†..... Columbia	J. A. Hall.
Sumpter* .....Baker	Charles E. Roblin.
▲The Dalles*•†.....Wasco	HUNTINGTON & WILSON.
▲Tillamook*† ...Tillamook	Claude Thayer.
▲Toledo*•†.....Lincoln	H. Denlinger, Jr.
▲Union*•†..... Union	J. M. CARROLL.
▲Vale*.....Malheur	R. G. Wheeler.
▲Wasco*.....Sherman	C. J. Bright.
Weston*•†.....Umatilla	R. M. Powers.
Woodburn*•†..... Marion	E. P. Morcom.

PENNSYLVANIA.

Town and County.	Name.
Albion*•†..... Erie	See Erie.
Allegheny*•†.. Allegheny	J. L. RITCHEY. Office, 440 Diamond St., Pittsburg, Pa. Refers to Peoples Nat. Bk., Pittsburg.
▲Allentown*•†.....Lehigh	ERDMAN & DIEFENDERFER.
Altoona*•†..... Blair	WM. S. HAMMOND.
Ambler*•†.. Montgomery	See Norristown.
Annville*•†..... Lebanon	Geo. B. Ulrich.
Apollo*•† .....Armstrong	W. J. Guthrie.
Ardmore*•†. Montgomery	See Norristown.
Ashland*•†.....Schuylkill	ALFRED B. GARNER.
Athens*•†..... Bradford	H. F. Maynard.
Avondale*•†..... Chester	John J. Gheen.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Avonmore*Westmorel'nd	See Leechburg.
Bangor*•† ..Northampton	H. Hagerman.
Beallsville*† . Washington	See Washington.
▲Beaver*•† .....Beaver	Buchanan & McConnell.
Beaverfalls*•†.....Beaver	JOHN A. ELLIOTT.
▲Bedford*•† .....Bedford	MOSES A. POINTS.
▲Bellefonte*•†..... Center	BLANCHARD & BLANCHARD
Belle Vernon*•†.. Fayette	See Uniontown.
Bellwood*•†..... Blair	George M. Meyers.
Bennett*•† .....Allegheny	See Pittsburg.
Berlin*•† .....Somerset	See Somerset.
Berwick*•†..... Columbia	J. L. Evans.
Berwyn*•† .....Chester	See West Chester.
Bethlehem*•†Northa'pton	W. J. C. LOOS.
Big Run*•† .....Jefferson	H. I. Wilson.
Birdsboro*•†..... Berks	See Reading.
Blairs Mills*. Huntingdon	See Orbisonia.
Blairsville*•†..... Indiana	See Indiana.
▲Bloomsburg*•†. Columbia	GRANT HERRING.
Blossburg*•† .....Tioga	H. B. Leach.
Boyertown*•†..... Berks	See Reading.
Braddock*•† ...Allegheny	R. E. Stewart.
Bradford*•†.....McKean	W. E. BURDICK.
Bristol*•† .....Bucks	William & John C. Stuckert.
Brockwayville*•† Jeffer'n	H. B. McCullough.
▲Brookville*•†...Jefferson	S. A. Craig.
Brownsville*•† ... Fayette	CHARLES W. BOWMAN.
Bryn Mawr*•†. Montgo'ry	See Norristown.
Burgettstown*•†. Washi'n	J. W. Donnan.
▲Butler*•†.....Butler	T. C. CAMPBELL.
California*•† Washington	See Washington.
Cambridge Sp'gs*•†. Cra'd	See Meadville.
Canonsburg*•†. Washi'n	S. B. Ewing.
Canton*•† ..... Bradford	J. W. Stone.
Carbondale *•† Lackawan	WILLIAM E. WATT.
▲Carlisle*•† ...Cumberland	J. HARVEY LINE.
Carnegie*•† ....Allegheny	O. R. Cooke.
Carrolltown* .....Cambria	See Ebensburg.
Catasauqua*•†.....Lehigh	A. A. Glick.
Catawissa*•†. ..Columbia	W. H. RHAWN.
Centerhall*•† .... Centre	Orvis, Bower & Orvis.
▲Chambersburg*•† Fran'in	J. M. McDOWELL.
Charleroi*•† . Washington	WM. M. BOGGS.
Chester*•† .....Delaware	WASHABAUGH & PENDLETON.
Chicora*•† .....Butler	W. B. McBride.
Christiana*•†....Lancaster	See Lancaster.
▲Clarion*•†.....Clarion	WILSON & GORDON.
Claysville*•†. Washington	See Washington.
▲Clearfield*•†....Clearfield	SWOOPE & PATTON.
Clintonville*† ...Venango	See Franklin.
Coalport*•†.....Clearfield	See Hollidaysburg.
Coatesville*•† ....Chester	W. S. Harlan.
Cochranton*•† . Crawford	See Meadville.
Columbia*•† .....Lancaster	WM. B GIVEN.
Connneautville*•†. Crawf'd	P. C. Sheehan.
Connellsville*•†..Fayette	P. S. NEWMYER.
Conshohocken*•† .Mon'm	H. M. Tracy.
Coraopolis*•†..Allegheny	W. T. Treadway.
Corry*•† .....Erie	DON. F. SMITH.
▲Coudersport*•† ....Potter	SAMUEL H. GLASSMIRE.
Curwensville*•†Clearfield	Swoope & Patton.
▲Danville*•† .....Montour	JAMES SCARLET.
Darby*•† .....Delaware	See Media.
Dawson*•†.....Fayette	See Uniontown.
Delta*•† .....York	J. Howard Manifold.
Derry Sta'n*•†Westmo'nd	See Greensburg.
Dillsburg*•† ..... York	John N. Logan.
Downingtown*•† Chester	See West Chester.
▲Doylestown*•†.....Bucks	HENRY LEAR.
Dubois*•† .....Clearfield	W. C. PENTZ.
Duke Center*†...McKean	See Bradford.
Dunbar*•† .....Fayette	See Uniontown.
Duncannon*•† .....Perry	See New Bloomfield.
Duquesne*† .....Allegheny	CHAS. B. PAYNE.
Dushore*•†.....Sullivan	ALPHONSUS WALSH.
East Berlin*•† .....Adams	See Gettysburg.
East Brady*•† .....Clarion	See Clarion.
East Downington*†Ches'r	See West Chester.
East Greenville*•† Mon'm	See Norristown.
▲Easton*•†.. Northampton	H. S. CAVANAUGH.
EastStroudsb'rg*†Monr'e	See Stroudsburg.
▲Ebensburg*•†....Cambria	EVANS & LEECH.
Edenburg .....Clarion	See Clarion.
Edinboro*† .....Erie	John Proudfit.
Eldred*•† .....McKean	P. R. Cotter.
Elizabeth*•† ...Allegheny	Harry L. Christy.
Elizabethtown*•† Lanca'r	I. N. S. Will.
Elkland*•† .....Tioga	F. D. Selph.
Elk Lick*† .....Somerset	See Somerset.
Ellwood City*•†Lawrence	H. N. Marshall.
▲Emlenton*•† ....Venango	A. E. Middleton.
Emporium*•† ...Cameron	Johnson & McNarney.
Ephrata*•†.....Lancaster	A. J. Everly.
▲Erie*•† .....Erie	ALLEN & ROSENZWEIG.
" "	S. A. DAVENPORT.
Evans City*•†.....Butler	See Butler.
Everett*† .....Bedford	Howard Cessna.
Fayette City*•†...Fayette	See Uniontown.
Ford City*•†..Armstrong	D. B. Heiner.

Town and County.	Name.
Forest City*•†Susque'nna	James McKinney.
Foxburg*•† .....Clarion	See Clarion.
Fox Chase•†. Philadelphia	See Philadelphia.
▲Franklin*•† .....Venango	B. H. OSBORNE.
Freedom*•† .....Beaver	See Beaver.
Freeland*•† .....Luzerne	J. M. Carr.
Freeport*•†...Armstrong	G. M. Hill.
Galeton*•† .....Potter	Nelson L. Allen.
Gap*•† .....Lancaster	James M. Walker.
▲Gettysburg*•† ....Adams	W. McSHERRY, JR.
Girard*•† .....Erie	C. J. Hinds.
Girardville*•†. Schuylkill	See Ashland.
Glen Campbell*•† Indiana	See Indiana.
Glen Rock*•† .....York	See York.
Greencastle*•†..Franklin	See Waynesboro.
▲Greensburg*•†Westmor'd	WILLIAMS, SLOAN & GRIFFITH.
Greenville*•† .....Mercer	JOHN W. VOSLER.
Grove City*•†.....Mercer	H. K. Daugherty.
Halifax*•† .....Dauphin	See Harrisburg.
Hamburg*†. .....Berks	J. E. Miller.
Hanover*•† .....York	C. E. EHREHART.
¶▲Harrisburg*•†..Dauphin	JOHN E. FOX. Refers to Harrisburg National Bank.
Hastings*•†.....Cambria	See Ebensburg.
Hatboro*•†...Montgomery	See Lansdale.
Hawley*•†..... Wayne	LAWRENCE M. ATKINSON.
Hazleton*•†..... Luzerne	FRANK P. BOYLE.
▲Hollidaysburg*•†....Blair	ROBERT W. SMITH.
Homestead*•†. Allegheny	C. W. Ashley.
▲Honesdale*•†.....Wayne	E. C. Mumford.
Honeybrook*•†...Chester	Charles E. Griffith.
Houtzdale*•†....Clearfield	Henry Boulton.
Hughesville*•†. Lycoming	William E. Crawford.
Hummelstown*•†. Da'pi'n	F. J. Schaffner.
▲Huntingdon*•† Hunt'don	WILL J. FORBES.
Hyndman*•†..... Bedford	See Bedford.
▲Indiana*•† .....Indiana	THOMAS SUTTON.
Irwin*•†...Westmoreland	See Jeannette.
Jamestown*•† ....Mercer	See Greenville.
Jeannette*•† W'moreland	J. F. McNaul.
Jenkintown*•†M'tgomery	Frank S. Gentry.
JerseyShore*•† Lycoming	A. F. Martin.
Johnsonburg*•† .....Elk	A. W. Morningstar.
Johnstown*•† ...Cambria	HERMAN E. BAUMER. Refers to First National and City National Banks.
Jonestown*†.... Lebanon	See Lebanon.
Kane*•† .....McKean	A. P. Huey.
KennettSquare*•†Chester	See West Chester.
Kingston*•† .....Luzerne	B. W. Davis.
Kinzua*•† .....Warren	See Warren.
▲Kittanning*•†.Armstrong	NEALE & PAINTER.
Knox*•† ..... Clarion	See Clarion.
Knoxville*•†.....Tioga	Henry A. Ashton.
Kutztown*•† .....Berks	James H. Mart.
▲Lancaster*•† .. Lancaster	ADAM J. EBERLY.
Langhorne*•† .....Bucks	J. B. Slackhouse.
Lansdale*•†.Montgomery	A. R. PLACE.
Lansford*•† .....Carbon	See Tamaqua.
▲Laporte*•† .....Sullivan	E. J. Mullen.
Latrobe*•† Westmoreland	F. Hargrave.
▲Lebanon*•†.....Lebanon	LEE L. GRUMBINE.
Leechburg*•†.Armstrong	Thomas J. Van Giesen.
Lehighton*•† .....Carbon	T. A. Snyder.
▲Lewisburg*•† .....Union	ALFRED HAYES.
▲Lewistown*•†.....Mifflin	Elder & Son.
Ligonier*•† Westmorel'nd	See Greensburg.
Lincoln*.....Lancaster	See Lancaster.
Linesville*•†.....Crawford	See Meadville.
Lititz*•†.....Lancaster	See Manheim.
Littlestown*•† .....Adams	H. C. Hinkle.
▲Lock Haven*•† ...Clinton	CHARLES CORSS.
Lykens*•†.....Dauphin	See Millersburg.
Mahanoy City*•†. Sc'ylkill	J. J. BROWN.
Mahonington*•†. L'rn'ce	A. L. Hogen.
Malvern*•†..... Chester	See West Chester.
Manheim*•†....Lancaster	J. B. Stroh.
Mansfield*•† .....Tioga	F. W. Clark.
Marietta*•†.....Lancaster	D. B. Case.
Martinsburg*•†.....Blair	S. B. Sysinger.
▲Mauchchunk*•†...Carbon	FREDERICK BERTOLETTE.
▲McConnellsburg*•†.Fulton	M. R. Shaffner.
McDonald*•† Washington	Harry J. Nesbit.
McKeesport*•† Allegheny	W. A. APPLEGATE.
McKees Rocks*•†.Alleg'y	See Allegheny.
McVeytown* .....Mifflin	See Lewistown.
▲Meadville*•†....Crawford	E. W. McARTHUR.
Mechanicsburg*•† C'm'l'd	See Harrisburg.
▲Media*•† .....Delaware	G. P. Darlington.
▲Mercer*•† .....Mercer	W. H. Cochran.
Mercersburg*•† .Franklin	H. H. SPANGLER.
Meshoppen*•† . Wyoming	See Tunkhannock.
Meyersdale*•† ..Somerset	W. N. Koontz.
▲Middleburg*•†.....Snyder	F. E. Bower.
Middletown*•† ..Dauphin	A. E. BRANDT.
Mifflinburg*•† .....Union	J. A. Beard.
▲Mifflintown*†.....Juniata	WILBERFORCE SCHWEYER.
▲Milford*†..... Pike	See Sunbury.
Millersburg*•† ...Dauphin	S. S. Bowman.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Millerstown†.....Butler	See Butler.
Millheim* ..... Center	See Bellefonte.
Milton*s†.Northumb'land	WILLIAM H. HACKENBERG.
Minersville*s† .Schuylkill	H. B. Bartholomew.
Monongahela*s† ..Wash'n	THOMAS H. BAIRD.
▲Montrose*s† Susquehanna	R. A. Denney.
Mt.Carmel*s†Nor'mberl'd	V. AUTEN.
Mt. Jewett*s†....McKean	H. S. Rogers.
Mount Joy*s†..Lancaster	F. A. Ricker.
Mt.Pleasant*s† Westm'l'd	N. A. CORT.
Mount Union*s†H'nt'gd'n	See Huntingdon.
Mountville*s....Lancaster	See Columbia.
Muncy*s† .....Lycoming	R. K. Reeder.
Myerstown*† ....Lebanon	See Lebanon.
Nanticoke*s† .....Luzerne	JAMES M. FRITZ.
Nazareth*s.Northampton	Calvin T. Smith.
New Bethlehem*s†.Clar'n	D. M. Geist.
▲New Bloomfield*s†.Perry	J. W. Shull.
New Brighton*s† .Beaver	Harry Calhoon.
▲New Castle*s†..Lawrence	J. NORMAN MARTIN.
New Holland*s† Lancast'r	A. W. Snader.
NewKensing'n*s†W's'm'd	See Allegheny.
New Oxford*s† ....Adams	See Hanover.
Newport*s†.....Perry	James M. Sharon.
Newtown*s† .....Bucks	George A. Jenks.
Newville*s†..Cumberland	H. W. McCrea.
NewWilming'n*sLaw'nce	D. F. McCready.
Norristo'n*s†M'ntgomery	E. L. HALLMAN. Refers to People's National Bank.
▲Northeast*s†.....Erie	D. R. Cushman.
North Wales*s†M'ntgo'ry	See Norristown.
Oil City*s†.....Venango	ASH, SPEER & McSWEENEY.
Orbisonia*s†.Huntingdon	J. M. Steese.
Orwigsburg*s†.Schuylkill	See Schuylkill Haven.
Osceola*s .....Tioga	Charles Tubbs.
Osceola Mills*s†Clearfield	See Houtzdale.
Oxford*s†.....Chester	W. T. Fulton.
Palmyra*s†.....Lebanon	See Lebanon.
Parkers L'd'g*† Armst'ng	Isaac Miller.
Parkesburg*s† ...Chester	A. T. Parke.
Parnassus*s†Westmorel'd	John M. Kennedy.
Patton*s† .....Cambria	R. Somerville.
PenArgyl*s†Northampt'n	N. D. Chase.
Pennsburg*s† .Montgo'ry	Jacob B. Hellegass.
Perryopolis*†.... Fayette	See Fayette City.
▲Philadelphia*s†.... Phila.	A. J. & L. J. BAMBERGER, 606 Chestnut Street. Refer to John Wanamaker, City Trust Co. and Market St. National Bank.
" ..... "	JOSEPH S. CLARK, 710 Bullitt Bldg. References: Fourth Street National Bank, First National Bank, and E. W. Clark & Co., bankers.
" ..... "	CARR & FRANCISCUS, Provident Bldg. References: National Wall Paper Co., N. Y.; Provident Life & Tr. Co., and Supplee Hdw. Co., Phila.
" ..... "	CONARD & MIDDLETON 435 Chestnut St. Attorneys for Shriver, Bartlett & Co.
" ..... "	BERNARD GILPIN, 717 Walnut Street. References: National Bank of Commerce and Union National Bank of Philadelphia.
" ..... "	FREDERICK J. SHOYER, 1104 and 1105 Girard Building. Attorney for Prudential Insurance Co. Refers to Girard Trust Co.
Philipsburg*s†.....Centre	George W. Zeigler.
Phœnixville*s† ...Chester	H. H. GILKYSON.
Pinegrove*s†...Schuylkill	F. V. Filbert.
▲Pittsburg*s† ...Allegheny	CHANTLER, McGILL & CUNNINGHAM, Park Bldg. Attorneys for Second National Bank of Pittsburg and German National Bank of Allegheny.
" ..... "	McCREADY & MOORE, Carnegie Bldg. Refer to Pittsburg National Bank of Commerce.
" ..... "	WAY, WALKER & MORRIS, 1526-30 Park Bldg. Commercial law. Reference: Carter, Hughes & Dwight, New York.
" ..... "	THOMAS & MEALS, 432 Diamond St. Refer to Freehold Bank.
Pittston*s†.....Luzerne	S. M. PARKE.
Plymouth*s† .....Luzerne	D. L. & J. Q. Creveling.
Port Allegany*s†.McKe'n	S. W. SMITH.
Portersville*†.....Butler	See Butler.
Port Royal*s†.....Juniata	See Mifflintown.
Pottstown*s† M'ntgomery	JOHN BROOK EVANS.
▲Pottsville*s† ...Schuylkill	JAMES W. CARLIN.
Prospect*† .....Butler	See Butler.
Punxsutawney*s† .Jef's'n	JACOB L. FISHER.
Quakertown*s† .... Bucks	John V. Ommeron.
Quarryville*s†...Lancaster	See Lancaster.

Town and County.	Name.
▲Reading*s† ..... Berks	HENRY A. MUHLENBERG. General law practice, collections. Refers to Farmers National Bank.
Redlion*s†..... York	See York.
Reedsville*s†..... Mifflin	A. Reed Hayes.
Renovo*s† ..... Clinton	Brown & Rogers.
Reynoldsville*† .Jefferson	M. M. Davis.
▲Ridgway*s†.....Elk	H. A. HALL.
Rimersburg*†.....Clarion	See Bethlehem.
Rochester*s†.....Beaver	A. P. MARSHALL.
Royersford*s† M'tgomery	E. L. HALLMAN.
Saegerstown*s† Crawford	See Meadville.
Saltsburg*s† .....Indiana	See Indiana.
Sandylake*s†.....Mercer	J. H. Robb.
Sayre*s†.....Bradford	Stewart & Stephens.
Schuylkill Haven*s†Sc'k'l	J. A. Moecker.
Schwenkville*s† .Montg'y	See Norristown.
Scottdale*s† Westmorel'd	William L. Ulery.
▲Scranton*s† .Lackawanna	THOMAS F. WELLS. Refers to Third National, and Dime Deposit & Discount Bank.
" ..... "	WILLARD, WARREN & KNAPP. Attorneys for County Savings Bank & Trust Co. Refers to any Bank in Scranton.
Selinsgrove*s† .... Snyder	Charles Hower.
Sellersville*s† .....Bucks	E. E. Althouse.
Sewickley*s†....Allegheny	O. S. Richardson.
Shamokin*s† .North'mb'd	SAMUEL HECKERT.
Sharon*s† .....Mercer	A. W. WILLIAMS.
Sharpsburg*s† .Allegheny	Thomas J. Ford.
Sharpsville*s†.....Mercer	James A. Pierce.
Shenandoah*s†.. Sch'ylk'l	M. M. BURKE.
Shippensburg*s†...Cu'b'd	E. J. McCune.
Shrewsbury*† ..... York	W. G. Allen.
Siegfried*s†Northampton	See Catasauqua.
Slatington*s† ..... Lehigh	D. D. Roper.
Slippery rock*..... Butler	See Butler.
▲Smethport*s†.... McKean	GARTON & RICHMOND.
▲Somerset*s†.... Somerset	KOOSER & KOOSER.
Souderton*s† Montgom'y	Henry M. Brownback.
S.Bethlehem*s†..No'h'p'n	J. D. BRODHEAD.
Spartansburg*s† Cra'fo'd	See Titusville.
Springboro*s†.. Crawford	See Conneautville.
Spring City*s†....Chester	Charles S. Wagoner.
Steelton*s†..... Dauphin	F. B. Wickersham.
Stewartstown*s†.....York	W. B. Gemmill.
St. Mary's*s†.....Elk	E. J. Wimmer.
St. Petersburg*s† Clarion	See Clarion.
Strasburg*..... Lancaster	See Lancaster.
▲Stroudsburg*s†...Monroe	STAPLES & ERDMAN.
Sugargrove*.... Warren	J. C. Hamilton.
▲Sunbury*s† Northumb'l'd	I. CLINTON KLINE.
Susquehanna*s†. Susq'h'a	JOHN D. MILLER.
Tamaqua*s†....Schuylkill	H. B. GRAEFF.
Tarentum*s†...Allegheny	Kennedy & Smith.
Tidioute*s†.....Warren	See Warren.
▲Tionesta*s†..... Forest	S. D. Irwin.
Titusville*s†....Crawford	SAMUEL GRUMBINE.
▲Towanda*s†.....Bradford	WILLIAM LITTLE.
Townville*..... Crawford	See Titusville.
Tremont*s†.... Schuylkill	R. S. BASHORE.
Troy*s†..... Bradford	Ray Gustin.
▲Tunkhannock*s† Wyom'g	James W. Pratt.
Turtlecreek*s†.Allegheny	Hemer L. Castle.
Tyrone*s†..... Blair	G. L. OWENS.
Ulysses*s..... Potter	A. S. Burt.
Union City*s†.....Erie	Sproul & Morrow.
▲Uniontown*s†....Fayette	L. H. FRASHER.
Vandergrift*s Westmorl'd	James S. Whitworth.
Verona*s†.....Allegheny	See Allegheny.
▲Warren*s†..... Warren	SMITH & ANDREWS.
▲Washington*s† Wash'g'n	JOHN H. MURDOCK.
Waterford*†.....Erie	J. A. Bolard.
Watsontown*s†.North'l'd	W. F. Shay.
Wayne*s† ..... Delaware	Christopher Fallon.
Waynesboro*s†. Franklin	J. R. RUTHRAUFF.
▲Waynesburg*s†... Greene	SAMUEL M. SMITH.
▲Wellsboro*s†..... Tioga	F. E. Watrous.
▲West Chester*s†..Chester	A. P. REID.
Westfield*s†..... Tioga	D. W. Baldwin.
West Grove*s†....Chester	G. B. Johnson.
West Newton*s† West'l'd	See Greensburg.
Whitehaven*s†...Luzerne	G. L. Halsey.
Wilcox*s†.....Elk	See Ridgway.
▲Wilkes-Barre*s†.Luzerne	JOSEPH MOORE.
Wilkinsburg*s†Allegheny	W. P. Carter.
Williamsburg*s†.... Blair	See Hollidaysburg.
▲Williamsport*s† Lwcom'g	WM. RUSSELL DEEMER. Refers to Williamsport Nat., and Westbranch Nat. Banks.
Wilmerding*s† Allegheny	George W. Herriott.
Windber*s.....Somerset	See Somerset.
Wrightsville*s†..... York	See Columbia.
Wyalusing*s†... Bradford	E. A. Strong.
Yardley*s†..... Bucks	See Doylestown.
▲York*s†..... York	ROBERT J. LEWIS.
Youngsville*s†... Warren	G. A. Jackson.
Zelienople*s .....Butler	See Butler.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

RHODE ISLAND.

Town and County.	Name.
Anthonys†.....Kent	Eugene F. Waner.
Ashaway*.....Washington	See Westerly.
▲Bristol*†.....Bristol	Samuel Norris, Jr.
Centerville*†.....Kent	See Providence.
Central Falls*†.....Prov.	See Providence.
Coventry*†.....Kent	See Anthony.
Cranston*†.. Providence	See Providence.
▲East Greenwich*†..Kent	CHARLES J. ARMS.
Greenville*...Providence	See Providence.
Hope Valley*†..Washing'n	See Westerly.
▲Kingston*†. Washington	See Westerly.
Narragansett Pier*†Wash	See Wakefield.
¶▲Newport*†....Newport	W. P. SHEFFIELD, JR.
North Scituate*.....Prov.	See Providence.
Olneyville*†.. Providence	N. W. Littlefield.
Pascoag*†... Providence	Edward F. Lovejoy.
Pawtucket*† Providence	JOHN J. FITZGERALD.
Phenix*.....Kent	See Anthony.
¶▲Providence*† Provide'e	FRANK H. JACKSON, 49 Westminster St. Refers to Industrial Trust Co., Providence, and Hubbell Publishing Co., New York.
" ..... "	ARTHUR P. SUMNER, 17 Custom House St. Refers to First National Bank.
Slatersville*.. Providence	See Woonsocket.
Wakefield*† Washington	F. C. Olney.
Warren*†.....Bristol	GEORGE L. COOKE.
Warwick*•..... Kent	See East Greenwich.
Westerly*†..Washington	OLIVER H. WILLIAMS.
Wickford*†..Washington	See Westerly.
Woonsocket*† Provide'e	WILLIAM G. RICH. Refers to Woonsocket National Bank.

SOUTH CAROLINA.

Town and County.	Name.
▲Abbeville*†....Abbeville	PARKER & GREENE.
▲Aiken*†.....Aiken	HENDERSONS.
Allendale*†.... Barnwell	See Denmark.
▲Anderson*†....Anderson	TRIBBLE & PRINCE.
▲Bamberg*†..... Bamberg	John R. Bellenger.
▲Barnwell*†..... Barnwell	R. A. Ellis.
Batesburg*†.. Lexington	See Edgefield.
▲Beaufort*†..... Beaufort	W. J. VERDIER.
Belton*†.....Anderson	See Greenville.
▲Bennettsville*† Marlboro	T. W. Boucher.
Blackburg*†.... Cherokee	E. A. Trescot.
Blackville*†.... Barnwell	See Denmark.
Branchville*†Orangeb'rg	W. H. Reedish.
▲Camden*† .....Kershaw	C. L. Winkler.
▲Charleston*†. Charleston	MORDECAI & GADSDEN. Counsel State Savings Bank. Attorneys in South Carolina for Postal Telegraph Cable Company; Plant System of Railways; Armour & Co., Chicago. Refer to president or cashier of any bank in Charleston; Nat. Park Bank, of New York, and Standard Oil Co., Baltimore.
Cheraw*†....Chesterfield	Stevenson & Matheson.
▲Chester*†..... Chester	HENRY & McLURE.
▲Chesterfield*.Chesterfield	E. J. Kennedy.
Clinton*†.....Laurens	See Laurens.
Clio*†.....Marlboro	T. W. Boucher.
¶▲Columbia*†... Richland	WM. H. LYLES. Solicitor for the Bank of Columbia, S. C.
▲Conway*†.....Horry	R. B. Scarborough.
▲Darlington*† .Darlington	WOODS & MACFARLAN.
Denmark*†.... Bamberg	S. G. Maryfield.
Dillon*†.....Marion	Sellens & Sellens.
Easley*†..... Pickens	See Pickens.
▲Edgefield*†..... Edgefield	A. S. TOMPKINS.
Fingerville... Spartanburg	See Spartanburg.
▲Florence*†..... Florence	P. A. WILCOX.
Fort Mill*†.....York	See Rockhill.
▲Gaffney*†..... Cherokee	Wallace & Otts.
▲Georgetown*†Georget'wn	Walter Hazard.
▲Greenville*†... Greenville	ISAAC M. BEYAN.
▲Greenwood*† Greenwo'd	SHEPPARDS & GRIER.
▲Hampton*†..... Hampton	James W. Moore.
Heath Springs*Lancaster	See Lancaster.
Johnston*† ....Edgefield	See Edgefield.
Kershaw*†.....Lancaster	E. D. Blakeney.
▲Kingstree*† .Williamsb'g	T. M. Gilland.
▲Lancaster*†... Lancaster	ERNEST MOORE.
▲Laurens*†..... Laurens	W. H. MARTIN.
▲Lexington*†.. Lexington	Efird & Dorcher.
▲Manning*†.... Clarendon	W. C. Davis.
▲Marion*•..... Marion	C. A. WOODS.
McColl*†..... Marlboro	See Bennettsville.
▲Monks Corner*†Berkeley	See Charleston.
Mullins*†.....Marion	See Marion.
▲Newberry*†...Newberry	J. Y. CULBREATH.
Newry*.....Oconee	See Walhalla.
▲Orangeburg*† Orangeb'g	JAMES F. IZLAR.
Pelzer*†..... Anderson	See Greenville.
Pendleton*†.... Anderson	R. W. Simpson.
▲Pickens*.....Pickens	Julius E. Boggs.
Prosperity*†.. Newberry	See Newberry.
Ridgeway*†.....Fairfield	R. A. Means.
Rock Hill*†.....York	W. J. CHERRY.
▲Saluda*..... Saluda	Ramage & Gregory.
Seneca*†.....Oconee	See Walhalla.
▲Spartanburg*† Sp'rtanb'g	JOHNSON & NASH.
▲St. George*...Dorchester	J. Otey Reed.
St. Matthews*†Orangeb'g	See Orangeburg.
Summerville*† Dorch'ter	H. A. M. Smith.
▲Sumter*†.....Sumter	LEE & MOISE.
Timmonsville*†Florence	See Florence.
▲Union*†..... Union	HYDRICK & SAWYER.
Varnville*†.... Hampton	J. W. Moore.
▲Walhalla*†.....Oconee	R. A. Thompson.
▲Walterboro*† .. Colleton	Griffin & Padgett.
Westminster*†...Oconee	See Walhalla.
Williamston*† Anderson	See Greenville.
▲Winnsboro*†... Fairfield	A. S. & W. D. DOUGLAS.
▲Yorkville*†..... York	G. W. S. HART.

SOUTH DAKOTA.

Town and County.	Name.
▲Aberdeen*† ..... Brown	C. M. STEVENS.
Alcester*†.....Union	See Elk Point.
▲Alexandria*† .... Hanson	E. E. Wagner.
Alpena*†.....Jerauld	L. N. Loomis.
Andover*†.....Day	See Webster.
Arlington*†.. Kingsbury	E. W. Smith.
▲Armour*† ..... Douglas	JOHN T. MATHEWS.
Artesian*†..... Sanborn	See Woonsocket.
Aurora*†..... Brookings	See Brookings.
▲Bangor*..... Walworth	W. R. Green.
▲Bellefourche*†.....Butte	T. W. La Fleiche.
Beresford*† .... Union	CHARLES W WOLBERT.
Bigstone*† ..... Grant	F. F. Moore.
Bijou Hills*.....Brule	S. E. Wilson.
Blunt*† ..... Hughes	See Pierre.
Bowdle*†..... Edmunds	A. F. Le Claire.
Bradley*†..... Clark	See Clark.
Bridgewater*†.. McCook	E. L. Abel.
Bristol*†..... Day	See Webster.
▲Britton*†..... Marshall	Byron Abbott.
▲Brookings*†.. Brookings	CHEEVER & HALL.
Bryant*†..... Hamlin	L. W. Stoeckel.
Canastota*.....McCook	See Salem.
Canova*† ..... Miner	See Howard.
▲Canton*† ..... Lincoln	HUNDSON & FORREST.
Carthage*†..... Miner	See Howard.
Castalia*.....Charles Mix	See Edgerton.
▲Castlewood*†.... Hamlin	Ezra Adams.
Centerville*†.....Turner	KUNKLE & KUNKLE.
▲Chamberlain*†.....Brule	James Brown.
▲Clark*†.....Clark	C. G. SHERWOOD.
▲Clearlake*†.....Deuel	T. J. LAW.
Colman*†..... Moody	See Dell Rapids.
Columbia*† ..... Brown	I. Hunsberger.
Conde*†..... Spink	David Robertson.
Custer*†.....Custer	E. L. Grantham.
▲Davis*† ..... Turner	See Parker.
▲Deadwood*† .. Lawrence	MARTIN & MASON.
Dell Rapids*† Minnehaha	R. W. Hobart.
Desmet*†.....Kingsbury	E. S. Johnson.
Doland*†.....Spink	Korns & Clark.
Edgmont*†...Fall River	T. F. McConville.
Edgerton*....Charles Mix	G. P. HARBEN.
Egan*†.....Moody	See Flandreau.
Elk Point*†.....Union	H. M. Wallace.
Elkton*†..... Brookings	Alexander & Hooker.
Emery*†..... Hanson	See Alexandria.
Erwin*†..... Kingsbury	A. W. Stone.
Estelline*†.....Hamlin	M. S. Liebenstein.
Eureka*†.....McPherson	James M. Brown.
▲Fairfax*..... Gregory	E. M. Starcher.
Fairview*† .....Lincoln	See Canton.
▲Faulkton*†..... Faulk	Frank Turner.
▲Flandreau*†..... Moody	GEORGE RICE.
▲Fort Pierre*†.....Stanley	Homer & Stewart.
Frankfort*†..... Spink	See Redfield.
Frederick*†..... Brown	J. C. Simmons.
Freeman*†.. Hutchinson	See Menno.
▲Gannvalley*..... Buffalo	H. B. Farren.
Garretson*†..Minnehaha	Orr & Rodabaugh.
Gary*†..... Deuel	Ashley L. Houghton.
▲Gettysburg*†..... Potter	F. B. PATTERSON.
Groton*†..... Brown	F. E. Campbell.
Harrison*..... Douglas	See Armour.
Hartford*† .. Minnehaha	See Sioux Falls.
Hecla*†..... Brown	See Aberdeen.
Hetland*†.... Kingsbury	F. W. McGinness.
▲Highmore*†..... Hyde	F. M. Barnes.
Hill City*†...Pennington	See Rapid City.
Hitchcock*†..... Beadle	E. Wilson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Hot Springs*•† Fali River	LOOMIS S. CULL.
▲Howard*•† ..... Miner	Farmer & Farmer.
Hudson*•† ..... Lincoln	A. R. Jamison.
Hurley*•†..... Turner	John W. Edmunds.
▲Huron*•†..... Beadle	PYLE & TAYLOR.
▲Ipswich*•† ..... Edmunds	C. H Barron.
Irene*•†..... Clay	See Yankton.
Iroquois*•† ... Kingsbury	C. G. Swafford.
Jefferson*•† ..... Union	See Elkpoint.
Keystone*... Pennington	See Hill City.
Kimball*•†..... Brule	J. B. Long.
Lake Preston*•† Kingsb'y	A. R. Abel.
Langford*•† .... Marshall	See Britton.
Lead*•† ..... Lawrence	G. B. Thompson.
Lennox*•†..... Lincoln	See Canton.
▲Leola*..... McPherson	See Eureka.
Lesterville*•†... Yankton	A. S. Dunning.
▲Madison*•†..... Lake	J. H. Williamson.
Mellette*•†..... Spink	A. A. TWICHELL.
Menno*•† .... Hutchinson	W. Dimock.
▲Millbank*•†..... Grant	GEORGE S. RIX.
▲Miller*•†..... Hand	JOHN PUSEY.
▲Mitchell*•† ..... Davison	T. J. SPANGLER.
Montrose*•†..... McCook	M. A. Butterfield.
▲Mound City*.... Campbell	A. Sutherland.
Mount Vernon*•†Davison	See Mitchell.
▲Oacoma*..... Lyman	J. G. Bartine.
Oldham*•†..... Kingsbury	See Desmet.
▲Olivet*..... Hutchinson	M. T. Halphide.
▲Onida*..... Sully	J. H. Gropengieser.
▲Parker*•†..... Turner	EDWIN L. BROWN.
Parkston*•†.. Hutchinson	John G. Hawley.
Pierpoint*•† ..... Day	See Webster.
¶▲Pierre*•†..... Hughes	IVAN W. GOODNER.
▲Plankinton*•†..... Aurora	S. H. Bakewell.
Platte..... Charles Mix	G. B. HARBEN.
Pukwana*•†..... Brule	See Chamberlain.
▲Rapid City*•†. Pennington	WOOD & BUELL.
▲Redfield*•†..... Spink	STERLING & MORRIS.
Revillo*•†..... Grant	H. E. Jones.
▲Salem*•†..... McCook	E. H. Wilson.
Scotland*•†.. Bon Homme	F. D. Wicks.
▲Sioux Falls*•† Minnehaha	BAILEY & VOORHEES. Attorneys for Sioux Falls National Bank, W. U. Telegraph Co., Illinois Central R. R. Co., the Burlington, Cedar Rapids & Northern Ry. Co., and R. G. Dun & Co.
Sisseton*•†..... Roberts	R. O. Pearson.
Spearfish*•†.... Lawrence	R. F. Crawford.
Spencer*•†..... McCook	See Salem.
Springfield*•† Bonhomme	Wilcox & Clermont.
▲Sturgis*•†..... Meade	CHARLES C. POLK.
Summit*•†..... Roberts	See Wilmot.
Toronto*•†..... Deuel	See Clear Lake.
Tripp*•† ..... Hutchinson	See Armour.
▲Tyndall*•† ... Bonhomme	W. T. Williams.
Valley Springs*•† Minn'ha	See Sioux Falls.
Verdon*•†..... Brown	See Groton.
▲Vermilion*•† ..... Clay	J. A. COPELAND.
Viborg*•† ..... Turner	See Parker.
Vienna*•† ..... Clark	See Clark.
Volga*•† ..... Brookings	A. S. Mitchell.
Wakonda*•†..... Clay	See Centerville.
Warner*•† ..... Brown	See Aberdeen.
▲Watertown*•†. Codington	IRVIN H. MYERS.
Waubay*•† ..... Day	See Webster.
▲Webster*•†..... Day	FRANK SEARS.
Wessington*•†..... Beadle	F. M. Simmons.
▲Wessington Sp'gs*. Jer'ld	J. R. Francis.
▲Wheeler*.... Charles Mix	D. P. Lamb.
White*•†..... Brookings	Charles H. Farrell.
WhiteLake*•†.... Aurora	A. H. Henneous.
Whiterock*•†.... Roberts	See Sisseton.
Whitewood*•†..Lawrence	See Deadwood.
Willowlake*•† ..... Clark	See Clark.
▲Wilmot*•†..... Roberts	HOWARD BABCOCK.
Wolsey*•†..... Beadle	Chenoweth Bros.
▲Woonsocket*•†.. Sanborn	J. T. Kean.
Worthing*•†..... Lincoln	See Canton.
▲Yankton*•†..... Yankton	FRENCH & ORVIS.

TENNESSEE.

Town and County.	Name.
▲Alamo*..... Crockett	Isaac K Revelle.
Alexandria*..... DeKalb	Dan Williams.
▲Altamont ..... Grundy	See Tracy City.
▲Ashland City*.. Cheatham	J. J. Lenox.
▲Athens*•†..... McMinn	BURKETT & MANSFIELD.
Bellbuckle*•†.... Bedford	W. B. Bates.
Bells*•†..... Crockett	Eugene Casey.
▲Benton*..... Polk	B. B. C. Witt.
▲Blountville*..... Sullivan	H. H. Smith.
▲Bolivar*•†..... Hardeman	Wood & McNeal.
Bristol*•†..... Sullivan	CURTIN & HAYNES.
▲Brownsville*•†. Haywood	J. W. E. MOORE.
▲Byrdstown*..... Pickett	W. J. Chilton.
▲Camden*•†..... Benton	S. L. Peeler.
▲Carthage*•..... Smith	J. M. Fisher.
▲Celina*..... Clay	M. C. Sidwell.
▲Centerville*•†...Hickman	CLAGETT & FLOWERS.
▲Charlotte* ..... Dickson	Morris & Cook.
▲Chattanooga*•†. Hamilton	COOKE, SWANEY & COOKE. Attorneys for Southern Ry. Co. Refer to any Bank in Chattanooga.
" ..... "	CHARLES W. RANKIN. Refers to any Bank in Chattanooga.
" ..... "	SYDNEY B. WRIGHT. Refers to First National Bank.
▲Clarksville*•† .... Montg'y	LEECH & SAVAGE.
▲Cleveland*•†..... Bradley	J. C. Ramsey.
Clifton* ..... Wayne	See Waynesboro.
▲Clinton*•†..... Anderson	J. A. Fowler.
Coalcreek*•† .. Anderson	See Clinton.
Collierville*•† ..... Shelby	See Memphis.
▲Columbia*•†..... Maury	J. C. VOORHIES
▲Cookeville*•..... Putnam	A. Algood.
▲Covington*•†..... Tipton	C. B. Simonton.
▲Crossville*...Cumberland	Robinson, Smith & Lansden.
Cumberl'd Gap*•†Clalb'ne	J. H. S. Morison.
▲Dandridge*† ....Jefferson	Eugene Holtsinger.
▲Dayton*•† ..... Rhea	B. G. McKENZIE.
▲Decatur*..... Meigs	J. W. Lilliard.
▲Decaturville* .... Decatur	J. A. England.
Decherd*•†..... Franklin	See Winchester.
Dickson*•†..... Dickson	W. E. Cullum.
▲Dover*..... Stewart	J. W. Stout.
▲Dresden*•†..... Weakley	T. K. Reynolds.
▲Dunlap*•†..... Sequatchie	Stewart & Stewart.
Dyer*•†..... Gibson	See Trenton.
▲Dyersburg*•†..... Dyer	D. B. JOHNSON.
▲Elizabethton*†..... Carter	TIPTON & MILLER.
▲Erin*•†..... Houston	Dunbar & Hobbs.
▲Erwin*..... Unicoi	See Johnson City.
▲Fayetteville*•†....Lincoln	W. B. LAMB.
▲Franklin*•†...Williamson	HEARN, McCORKLE & LANE.
▲Gainesboro* .....Jackson	J. T. & O. H. Anderson.
▲Gallatin*•†..... Sumner	B. D. BELL.
Goodlettsville*†Davidson	Pardue & Bass.
Gordonsville*•.....Smith	E. M. McDonald.
▲Greeneville*•† ....Greene	Shoun & Susong.
Greenfield*•† ... Weakley	J. C James.
Halls*•.....Lauderdale	See Dyersburg.
Harriman*•† .....Roane	S. C. BROWN.
▲Hartsville* .....Trousdale	J. E. Foust. Jr.
▲Henderson*•†.....Chester	T. F Stubblefield.
Humboldt*•†..... Gibson	J. A. Collingsworth.
▲Huntingdon*•† ....Carroll	Allbritten & Maddox.
▲Huntsville*..... Scott	J. F. Baker.
▲Jacksboro* .....Campbell	W. R. Peters.
▲Jackson*•†..... Madison	ROBERT W. HAYNES.
▲Jamestown*.....Fentress	CONATSER & CASE.
▲Jasper*•†..... Marion	Spears & Roberson.
Jellico*•†..... Campbell	H. M. Goins.
JohnsonCity*•†. Washin'n	KIRKPATRICK, WILLIAMS & BOWMAN.
▲Jonesboro*•† Washington	Newton Stocker.
Kenton*•† ..... Obion	J. L. Fry.
▲Kingston*..... Roane	YOUNG & BREAZEALE.
▲Knoxville*•† ..... Knox	CORNICK & CORNICK. Refer to East Tennessee National Bank, City National Bank, and Union Bank.
" ..... "	GREEN & SHIELDS. Attorneys for City National Bank.
" ..... "	LUCKY, SANFORD & FOWLER. Attorneys for East Tennessee National Bank. Refer to Central Trust Co. of New York.
▲Lafayette* ..... Macon	J. S. Wootten.
▲Lawrenceburg*•¶Lawr'ce	W. R. King.
▲Lebanon*•†..... Wilson	McCLAIN & McCLAIN.
Lenoir City*.....Loudon	Fox & Greer.
▲Lewisburg*•†.....Marshall	W. P. McClure.
▲Lexington*•†..Henderson	John E. McCall.
Liberty*..... De Kalb	See Smithville.
▲Linden*..... Perry	Fred M Carter.
▲Livingston*..... Overton	W. H. Hussey.
▲Loudon*•†..... Loudon	G W. Fox.
▲Lynchburg*..... Moore	Parks & Parks.
Lynnville*•†..... Giles	See Pulaski.
▲Madisonville*•†.....Monroe	McCroskey & McCroskey.
▲Manchester*•† .... Coffee	Cross & Ramsey.
Martin*•† ..... Weakley	BAWDEN & MAIDEN.
▲Maryville*•..... Blount	F. H. LAMON.
▲Maynardville*..... Union	N. & Samuel J. Allor.
McKenzie*•† ..... Carroll	See Huntingdon.
▲McMinnville*•†... Warren	LIND & HOODENPYL.
▲Memphis*•†..... Shelby	HENRY CRAFT, Equitable Bldg. Attorney for Union & Planters Bank. A complete collection department.

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Town and County.	Name.
▲Memphis *●† ..... Shelby (*Continued.*)	McFARLAND & NEBLETT, 22 Madison st. Attorneys for National Bank of Commerce.
" ..... "	METCALF & METCALF. Refer to any bank in Memphis.
" ..... "	WILLIAM A. PERCY, Porter Building. Attorney Memphis National Bank and Peoples Saving Bank.
" ..... "	SCRUGGS & ROSEBROUGH, Attorneys for Security Bank. Refer to any bank in the city.
" ..... "	WARINNER & WARINNER, Attorneys for First National Bank.
Milan*† ..... Gibson	S. R. CLARK.
▲Morristown*† .. Hamblen	SHIELDS & MOUNTCASTLE.
Mossycreek*† .. Jefferson	C. T. Rankin.
▲Mountain City* .. Johnson	Donnelly & Donnelly.
Mount Pleasant*† . Maury	See Columbia.
▲Murfreesboro*† Ruther'd	PALMER & RIDLEY.
¶▲Nashville*†... Davidson	MOORE & McNALLY, Cole Bldg. References—New York: Carter, Hughes & Dwight; Nashville: Union Bank & Trust Co.
Newbern*† ..... Dyer	N. L. Scobly.
Newburg ..... Lewis	See Columbia.
▲Newport*† ..... Cocke	H. N. Cate.
Obion*† ..... Obion	See Union City.
▲Ooltewah*† ..... James	See Chattanooga.
▲Paris*† ..... Henry	J. C. SWEENEY.
Petersburg*† .... Lincoln	See Fayetteville.
▲Pikeville*† ..... Bledsoe	John C. Myers.
▲Pulaski*† ..... Giles	HUME R. STEELE.
▲Ripley*† ..... Lauderdale	Thomas Steele.
Rockwood*† ..... Roane	T. A. WRIGHT.
▲Rogersville*† ... Hawkins	J. O. Phillips.
Rutherford*† .... Gibson	A. J. Elwic.
Rutledge*† ..... Grainger	A. F. Bryan.
▲Savannah* ..... Hardin	Broyles & McDougall.
Selmer*† ..... McNairy	W. K. Abernathy.
▲Sevierville* ..... Sevier	M. B. McMahon.
▲Shelbyville*† .... Bedford	E. CALDWELL.
▲Smithville* ..... DeKalb	R. L. Cantrell.
▲Sneedville* ..... Hancock	W. B. Davis.
▲Somerville*† ..... Fayette	H. C. Moorman.
South Pittsburg*† Marion	M. M. Allison.
▲Sparta*† ..... White	M. A. Cummings.
▲Spencer* ..... Van Buren	A. L. Hamby.
Spring City*† ..... Rhea	R. C. M. Cunningham.
▲Springfield*† .. Robertson	A. E. GARNER.
Sweetwater*† .... Monroe	Young & Young.
▲Tazewell*● ..... Claiborne	H. Y. Hughes.
▲Tiptonville* ..... Lake	W. W. Cochran.
Tracy City*† ..... Grundy	J. B. Ferguson.
▲Trenton*† ..... Gibson	WALKER & HUNT.
Trimble*† ..... Dyer	See Newbern.
Troy* ..... Obion	J. G. Smith & Son.
Tullahoma*† ..... Coffee	Davidson & Aydelott.
▲Union City*† ..... Obion	L. S. PARKS.
▲Wartburg* ..... Morgan	Baker & Riseden.
Wartrace*† ..... Bedford	C. S. Ivie.
Watertown*● ..... Wilson	A. P. Wimock.
▲Waverly*† ... Humphreys	THOMAS F. BOWMAN.
▲Waynesboro* ..... Wayne	John F. Morrison.
▲Winchester*† .. Franklin	EMBREY & TAYLOR.
▲Woodbury* ..... Cannon	James A. Jones.

TEXAS.

Town and County.	Name.
▲Abilene*† ..... Taylor	JOHN BOWYER.
▲Albany*† .... Shackleford	WARREN & WEBB, Attorneys. WEBB & HILL, Agents.
Alice*† ..... Nueces	See Corpus Christi.
▲Alpine*† ..... Brewster	L. F. Fishback.
Alvarado*† ..... Johnson	I. A. Patton.
Alvin*† ..... Brazoria	L. F. Fishback.
Alvord*† ..... Wise	J. W. Bashaw.
▲Amarillo*† ..... Potter	Plemmons & Veal.
▲Anderson* ..... Grimes	Buffington & Buffington.
▲Angleton*† ..... Brazoria	L. R. Bryan.
▲Anson* ..... Jones	R. Colbert.
Aransas Pass*† San Pat'io	See Corpus Christi.
▲Archer City* ..... Archer	T. B. Marberry.
Arlington*† ..... Tarrant	J. O. W. Burney.
▲Athens*† ..... Henderson	RICHARDSON, WATKINS MILLER.
Atlanta*† ..... Cass	O'Neal & Allday.
¶▲Austin*† ..... Travis	J. L. PEELER. General Attorney for John W. Mackay, New York; First National Bank of Austin, and James H. Raymond & Co., bankers.
" ..... "	WEST & COCHRAN, Attorneys for Austin National Bank.
▲Baird*† ..... Callahan	O. Bowyer.
▲Ballinger*† ..... Runnels	HARRIS & SMITH.
▲Bandera* ..... Bandera	J. R. Storms.
▲Barstow*† ..... Ward	See Pecos.
Bartlett*† .... Williamson	See Belton.
▲Bastrop*† ..... Bastrop	ORGAIN & GARWOOD.
▲Batesville* ..... Zavalla	See Pearsall.
▲Bay City* ..... Matagorda	William E. Austin.
▲Beaumont*† .... Jefferson	GREER & GREER.
▲Beeville*† ..... Bee	J. C. CRISP.
▲Bellville*† ..... Austin	Blake & Holland.
▲Belton*† ..... Bell	A. M. MONTRITH.
▲Benjamin* ..... Knox	G. B. Landrum.
Bertram*† ..... Burnet	See Burnet.
▲Bigspring*† ..... Howard	S. H. MORRISON.
Blanco* ..... Blanco	J. W. Baines.
Blooming Grove*† Nav'o	Callicutt & Call.
Blossom*† ..... Lamar	See Paris.
▲Boerne*† ..... Kendall	F. W. Schweppe.
▲Bonham*† ..... Fannin	R. B. SEMPLE.
▲Boston ..... Bowie	See Texarkana.
Bowie*† ..... Montague	W. C. NEWMAN.
▲Brackettville*† ... Kinney	W. L. CLAMP.
▲Brady* ..... McCulloch	F. M. Newman.
Brandon*† ..... Hill	See Hillsboro.
▲Breckenridge* .. Stephens	William Veale & Son.
Bremond*† .... Robertson	J. W. Woods.
▲Brenham*† .. Washington	CAMPBELL & PENNINGTON.
Bridgeport*† ..... Wise	C. A. Bridgeman.
▲Brownsville*† .. Cameron	JAMES B. WELLS.
▲Brownwood*† .... Brown	JENKINS & McCARTNEY.
▲Bryan*† ..... Brazos	DOREMUS & BUTLER.
Burkeville* ..... Newton	Blake & Smith.
▲Burnet*† ..... Burnet	J. G. Cook.
Burton*† .... Washington	J. J. McCain.
▲Caldwell*† ..... Burleson	Alexander & Heslip.
Calvert*† ..... Robertson	Field & Taylor.
▲Cameron*† ..... Milam	HEFLEY, McBRIDE & WATSON.
▲Canadian*† ..... Hemphill	W. D. Fisher.
▲Canton* ..... Van Zandt	Haynes & Reese.
▲Canyon*● ..... Randall	See Amarillo.
▲Carrizo*† ..... Zanata	See Pearsall.
▲Carrizo Springs* Dimmit	See Pearsall.
▲Carthage*† ..... Panola	Claude Pollard.
Castroville* ..... Medina	See Uvalde.
▲Center* ..... Shelby	I. O. B. RICHARDSON.
▲Centerville* ..... Leon	Dean & Dean.
▲Channing*† ..... Hartley	W. Boyce.
Chico*† ..... Wise	John L. Morris.
▲Childreas*† ..... Childress	W. T. McConnell.
Cisco*† ..... Eastland	J. J. Butts.
▲Clairemont* ..... Kent	See Snyder.
▲Clarendon*† ..... Donley	H. B. White.
▲Clarksville*† .. Red River	Chambers & Dook.
▲Claude*† ..... Armstrong	Ira Webster.
▲Cleburne*† ..... Johnson	GOLDSMITH & WALKER.
Clifton*† ..... Bosque	J. C. O'Bryan.
▲Coldspring* .. San Jacinto	Felix G. Bryan.
▲Coleman*† ..... Coleman	T. R. AUSTIN.
▲Colorado*† ..... Mitchell	W. B. Crockett.
Columbia*† .... Brazoria	J. N. Shapard.
▲Columbus*† .... Colorado	GEORGE McCORMICK.
▲Comanche*† .. Comanche	L. B. Russell.
Commerce*† ..... Hunt	T. W. Thompson.
▲Conroe*† .. Montgomery	T. E. Humphrey.
▲Cooper*† ..... Delta	L. L. Wood.
▲Corpus Christi*† Nueces	DELMA & GIVENS.
▲Corsicana*† .... Navarro	McKIE & AUTRY.
▲Cotulla*† ..... La Salle	C. H. Mayfield.
Cresson*† ..... Hood	See Cleburne.
▲Crockett*† ..... Houston	NUNN & NUNN.
▲Crowell* ..... Foard	Robert Cole.
▲Cuero*† ..... DeWitt	JOHN H. BAILEY.
▲Daingerfield*† .... Morris	J. M. Moore.
▲Dallas*† ..... Dallas	SAMUEL A. LEAKE. Attorney for National Exchange Bank.
▲Decatur*† ..... Wise	R. E. CORSWELL.
DeKalb*† ..... Bowie	W. W. Dillard.
Deleon*† ..... Comanche	A. R. Pool.
▲Delrio*† ..... Valverde	JOSEPH JONES.
Denison*† ..... Grayson	W. M. PECK.
▲Denton*† ..... Denton	ALVIN C. OWSLEY.
Detroit*† ..... Red River	See Clarksville.
▲Dickens* ..... Dickens	See Plainview.
▲Dimmitt* ..... Castro	S. Gaugh.
Dublin*† ..... Erath	McCAIN & DANIELS.
▲Dumas ..... Moore	See Amarillo.
Eaglelake*† ..... Colorado	W. S. Strickland.
▲Eagle Pass*† .. Maverick	J. M. GOGGIN.
▲Eastland*† ..... Eastland	D. G. Hunt.
▲Edna*† ..... Jackson	Dobbs & McCrory.
Elcampo*† ..... Wharton	W. L. Hall.
Elgin*† ..... Bastrop	See Bastrop.
▲El Paso*† ..... El Paso	BEALL & KEMP.
▲Emma* ..... Crosby	J. WILSON BOYLE.
▲Emory*† ..... Rains	W. H. Clendenin.
▲Ennis*† ..... Ellis	D. F. SINGLETON.
▲Fairfield* ..... Freestone	Boyd, Compton & Anderson.
Farmersville*† .... Collin	D. P. JOHNSON.
Ferris*† ..... Ellis	M. McKnight.
Flatonia*† ..... Fayette	Lane & Lane.

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▲ County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Floresville*•† ..... Wilson	B. F. BALLARD.
▲Floydada* ..... Floyd	See Plainview.
Forney*•† ..... Kaufman	See Terrell.
▲Fort Davis*† ... Jeff Davis	O. L. Price.
▲Fort Stockton* .... Pecos	See Pecos.
▲Fort Worth*•† .... Tarrant	COWAN & BURNEY. Attorneys for American Nat. Bank.
" ..... "	WEST, SMITH & CHAPMAN. Attorneys for First National Bank.
▲Franklin*•† .... Robertson	J. D. Gann.
▲Fredericksburg* Gillespie	A. O. COOLEY.
Frost*• ..... Navarro	B. H. Johnson.
▲Gail* ..... Borden	See Snyder.
▲Gainesville*•† . Galveston	STUART & BELL.
▲Galveston*•† ... Galveston	MANN & BAKER. Att'ys for Texas Guarantee & Trust Co.
" ..... "	FRANK M. SPENCER. Refers to Galveston National Bank or any Bank or business man in Galveston.
Ganado*† ..... Jackson	See Edna.
▲Garden City* .. Glasscock	See Midland,
Garland*† ..... Dallas	See Dallas.
▲Gatesville*•† ... Coryell	J. E. Walker.
▲Georgetown*•† .. Will'son	SANSOM & SANSOM.
▲Giddings*•† ..... Lee	J. L. Rousseau.
▲Gilmer*•† ..... Upshur	Barnwell & Eberhart.
▲Glenrose* ..... Somervell	B. F. ROBERTS.
▲Goldthwaite*•† ..... Mills	E. B. ANDERSON.
▲Goliad*•† ..... Goliad	G. E. Pope.
▲Gonzales*•† ..... Gonzales	BURGESS & HOPKINS
▲Graham*• ..... Young	Arnold & Arnold.
▲Granbury*•† ..... Hood	J. J. HINER.
Grandview*•† ... Johnson	F. A. Arnold.
Granger*•† ... Williamson	J. W. Posey.
▲Greenville*•† ..... Hunt	CRADDOCK & LOONEY.
▲Groesbeck*•† .. Limestone	Farrar, Williams & Farrar.
▲Groveton*•† ..... Trinity	Kenley & Stevenson.
▲Guthrie* ..... King	See Benjamin.
▲Hallettsville*•† ... Lavaca	PATTON & ELLIS.
▲Hamilton*•† ..... Hamilton	J. A. Eidson.
▲Hansford ..... Hansford	See Canadian.
▲Haskell* ..... Haskell	Foster & Scott.
Hearne*•† ..... Robertson	Bishop & Lane.
▲Hemphill* ..... Sabine	A. D. Hamilton.
▲Hempstead*•† ..... Waller	A. C. Tompkins.
▲Henderson*•† ..... Rusk	J. HARVEY TURNER.
▲Henrietta*•† ..... Clay	W. G. EUSTIS.
Hico*•† ..... Hamilton	D. Langford.
▲Hidalgo* ..... Hidalgo	See Ringgold.
Higgins*•† ..... Lipscomb	E. C. Gray.
▲Hillsboro*•† ..... Hill	WEAR & MORROW.
Holland*•† ..... Bell	See Temple.
▲Hondo*•† ..... Medina	E. De Montel.
Honeygrove*•† .... Fannin	G. W. Wells.
▲Houston*•† ..... Harris	GOLDTHWAITE & MOODY. Attorneys for First National Bank.
" ..... "	W. C. OLIVER. Refers to First National Bank and American National Bank.
Howe*•† ..... Grayson	See Sherman.
Hubbard* ..... Hill	Boyd & Frisby.
▲Huntsville*•† ..... Walker	McKINNEY & HILL.
Hutto*•† ..... Williamson	See Taylor.
Iowapark*•† ..... Wichita	Hinton Smith.
Italy*•† ..... Ellis	See Waxahachie.
Itasca*•† ..... Hill	M. S. Wood.
▲Jacksboro*• ..... Jack	E. W. Nicholson.
Jacksonville*•† . Cherokee	See Rusk.
▲Jasper* ..... Jasper	W. W. BLAKE.
▲Jefferson*•† ..... Marion	R. R. TAYLOR.
Jewett*•† ..... Leon	See Centerville.
▲Johnson City* ..... Blanco	N. T. Stubbs.
▲Junction* ..... Kimble	Horace E. Williams.
▲Karnes City*•† .... Karnes	J. C. GOODE.
▲Kaufman*•† .... Kaufman	JAMES YOUNG.
Kemp*• ..... Kaufman	See Kaufman.
Kerens*•† ..... Navarro	See Corsicana.
▲Kerrville*•† ..... Kerr	Garrett & Burney.
Killeen*•† ..... Bell	M. N. Baldwin.
Kosse*•† ..... Limestone	See Groesbeck.
▲Kountze*•† ..... Hardin	W. W. DIES.
Kyle*• ..... Hays	See San Marcos.
Ladonia*•† ..... Fannin	R. M. Rowland.
▲Lagrange*•† ..... Fayette	Lane & Lane.
▲Lampasas*•† .... Lampasas	W. B. ABNEY.
Lancaster*•† ..... Dallas	John W. George.
▲Laplata ..... Deaf Smith	C. G. Witherspoon.
Laporte*•† ..... Harris	See Houston.
▲Laredo*•† ..... Webb	DODD & MULLALLY.
Leander*•† ... Williamson	See Georgetown.
Leonard*•† ..... Fannin	Ross & Ross.
Lewisville*•† ..... Denton	See Denton.
▲Liberty*•† ..... Liberty	T. E. Branch.
▲Linden* ..... Cass	J. S. Mills.
▲Lipscomb* ..... Lipscomb	See Canadian.
▲Livingston*•† ..... Polk	Hill & Hill.

Town and County.	Name.
▲Llano*•† ..... Llano	J. H. McLean.
▲Lockhart*•† ..... Caldwell	J. J. SHEPPARD.
▲Longview*•† ..... Gregg	Turner & McHaney.
Lorena*•† ..... McLennan	See Waco.
Lott*•† ..... Falls	George A. Hodges.
▲Lubbock* ..... Lubbock	See Plainview.
▲Lufkin*•† ..... Angelina	Mantooth & Townsend.
Luling*•† ..... Caldwell	H. B. Story.
▲Madisonville* .... Madison	Dean & Dean.
Manor*•† ..... Travis	James M. Harris.
Mansfield*• ..... Tarrant	W. D. House.
Marble Falls*•† .. Burnet	See Burnet.
▲Marfa*•† ..... Presidio	H. H. Kilpatrick.
▲Marlin*•† ..... Falls	MARTIN & EDDINS.
▲Marshall*•† ..... Harrison	T. P. Young.
▲Mason*† ..... Mason	Runge & Crawford.
▲Matador* ..... Motley	See Plainview.
McGregor*•† .. McLennan	W. C. O'Bryan.
▲McKinney*•† ..... Collin	JENKINS & McCLELLAN.
▲Memphis*•† ..... Hall	C. R. Brice.
▲Menardville* ..... Menard	L. W. Ainsworth.
▲Meridian*•† ..... Bosque	Robertson & Robertson.
Merkel*•† ..... Taylor	See Abilene.
Mesquite*•† ..... Dallas	See Dallas.
Mexia*•† ..... Limestone	W. E. Doyle.
▲Miami*•† ..... Roberts	C. COFFEE.
▲Midland*•† ..... Midland	R. H. Zane.
Midlothian*•† ..... Ellis	J. H. Peebles.
Milford*•† ..... Ellis	H. N. C. Davis.
Mineola*•† ..... Wood	Cate & Bruce.
Mineralwells*•†Pl'oPinto	Albert Stevenson.
▲Mobeetie* ..... Wheeler	See Amarillo.
▲Montague* ..... Montague	G. W. ALCORN.
Moody*•† ..... McLennan	John S. Patterson.
Morgan*•† ..... Bosque	See Meridian.
Moulton*•† ..... Lavaca	See Flatonia.
Mount Calm*•† ..... Hill	See Hillsboro.
▲Mt. Pleasant*•† ..... Titus	S. P. Pounders.
▲Mt. Vernon*•† ... Franklin	R. E. Dorenport.
▲Nacogdoches*•†Na'doch's	J. C. HARRIS.
Naples*•† ..... Morris	See Daingerfield.
Navasota*•† ..... Grimes	G. W. L. CARR.
New Boston*•† .... Bowie	R. M. Hubbard.
▲New Braunfels*•† . Comal	F. J. MAIER.
▲Newton* ..... Newton	Cheatham & Syler.
Nocona*•† ..... Montague	W. D. Hagler.
▲Oakville* ..... Live Oak	F. H. Church.
▲Ochiltree ..... Ochiltree	See Higgins.
▲Odessa*•† ..... Ector	See Midland.
Omaha*•† ..... Morris	See Daingerfield.
▲Orange*•† ..... Orange	HOLLAND, LINK & HOLLAND
Overton*•† ..... Rusk	See Henderson.
▲Ozona* ..... Crockett	S. D. Foote.
▲Paducah* ..... Cottle	See Quanah.
▲Paintrock* ..... Concho	Garland & Montgomery.
▲Palestine*•† .... Anderson	B. H. GARDNER.
▲Palopinto*•† .... Palo Pinto	H. E. Bradford, Jr.
▲Panhandle*•† ..... Carson	See Amarillo.
▲Paris*•† ..... Lamar	ALLEN & DOHONEY.
Parnell ..... Roberts	See Canadian.
▲Pearsall*•† ..... Frio	W. T. Hudson.
▲Pecos*•† ..... Reeves	T. J. Hefner.
Pilotpoint*•† ..... Denton	John Collier.
▲Pittsburg*•† ..... Camp	W. R. HEATH.
▲Plainview* ..... Hale	L. S. Kinder.
Plano*•† ..... Collin	R. T. Shelton.
▲Pleasanton* .... Atascosa	G. M. Martin.
Port Arthur*•† . Jefferson	J. W. WILLIAMS.
▲Port Lavaca*•† . Calhoun	W. Wilson.
▲Quanah*•† .... Hardeman	M. M. HANKINS.
▲Quitman* ..... Wood	V. B. Harris.
▲Rayner* ..... Stonewall	See Anson.
▲Refugio* ..... Refugio	See Victoria.
▲Richmond*•† .. Fort Bend	D. R. Pearson.
▲Ringgrande*† ..... Starr	MONROE & SEABURY.
▲Robert Lee* ..... Coke	W. C. Merchant.
▲Roby* ..... Fisher	Crane & Yantis.
Rockdale*•† ..... Milam	N. H. Tracy.
Rockisland*•† .... Colorado	See Weimar.
▲Rockport*•† ..... Aransas	E. A. Stevens.
▲Rocksprings* ... Edwards	Samuel Hough.
▲Rockwall*•† ..... Rockwall	W. B. Wade.
Rodgers*•† ..... Bell	See Belton.
Rosebud*•† ..... Falls	George W. Riddle.
Roundrock*•† .. W'l'mson	R. R. Hyland.
Royse City* .... Rockwall	See Greenville.
Runge*•† ..... Karnes	E. G. Gillett.
▲Rusk*•† ..... Cherokee	E. C. DICKINSON.
Saint Jo*•† ..... Montague	H. W. Hunt.
▲San Angelo*•†Tom Green	J. T. THOMSON.
▲San Antonio*•† ..... Bexar	BALL & FULLER. Attorneys for Frost National Bank. Refer to Chemical Nat. Bank, N. Y., G. A. Baker, President; Continental Nat. Bk., St. Louis, and First Nat. Bank, Kansas City.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲ County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲San Antonio*•†.....Bexar (*Continued.*)	DENMAN, FRANKLIN, COBBS & McGOWN. Attorneys San Antonio National Bank and Lockwood National Bank.
▲San Diego*•† .....Duval	FRANK FUILLE.
Sanger*•†.....Denton	See Denton.
▲San Marcos*•†.....Hays	W. G. Barbee.
▲San Saba*†..... San Saba	JOHN T. WALTERS.
Santa Anna*•†.. Coleman	L. V. Stockard.
Schulenburg*•† .. Fayette	See La Grange.
▲Seguin*•†.....Guadalupe	J. B. Dibrell.
▲Seymour*•†.....Baylor	Britain & Glasgow.
▲Sherman*•†.....Grayson	GALLOWAY & TEMPLETON.
▲Sherwood* .....Irion	See San Angelo.
Shiner*•† .....Lavaca	Leonard & Gray.
▲Silverton* .....Briscoe	See Clarendon.
▲Sinton*•†..... San Patricio	See Corpus Christi.
Smithville*•† .... Bastrop	S. L. Staples.
▲Snyder*.....Scurry	C. C. Johnson.
▲Sonora*.....Sutton	S. G. Tayloe.
Stamford.....Jones	G. M. SCARBOROUGH.
▲Stanton*•† ..... Martin	See Midland.
▲Stephenville*•† .... Erath	Martin & George.
▲Sterling City* .....Sterling	W. F. Kellis.
Stockdale*•† ..... Wilson	G. M. Clifton.
Strawn*•† .....Palo Pinto	See Mineral Wells.
▲Sulphur Springs*•† H'pk's	CROSBY & DINSMORE.
▲Sweet Water*•† .... Nolan	E. P. Woodruff.
▲Tascosa*•.....Oldham	See Amarillo.
Taylor*•† .... Williamson	FRANCIS HORACE WELCH.
Temple*•† ..... Bell	BANKS & COCHRAN.
Terrell*•† ..... Kaufman	William H. Allen.
Texarkana*•† .....Bowie	WEBBER & WEBBER.
▲Texline*•† ..... Dallam	See Clayton, N. M.
Thornton*•†...Limestone	Lamar Smith.
▲Throckmorton* Throck'n	W. T. Andrews.
▲Tilden*.....McMullen	Kuykendall & Dilworth.
Timpson*•† .....Shelby	See Center.
▲Tulia* .....Swisher	See Plainview.
▲Tyler*•† .....Smith	CAIN & KNOX.
▲Uvalde*•† .....Uvalde	GARNER & LOVE.
Van Alstyne*•† ..Graysoa	E. J. Humphreys.
Velasco*•† .....Brazoria	Lewis R. Bryan.
▲Vernon*•†.....Wilbarger	Bonner & Mason.
▲Victoria*•† ..... Victoria	C. F. CARSNER.
▲Waco*•† .....McLennan	LLEWELLYN AUBREY. Refers to First National Bank.
" ..... "	L. W. CAMPBELL. Refers to Texas Central Railroad Co. and First Nat. Bank.
" ..... "	J. R. DOWNS. Attorney for Provident National Bank.
Waller*•† .....Waller	H. Paul George.
▲Wallisville* ....Chambers	See Liberty.
▲Waxahachie*•† ..... Ellis	TEMPLETON & HARDING.
▲Weatherford*•† .. Parker	J. M. RICHARDS.
Weimar*•† .....Colorado	B. Jannon.
▲Wellingt'n*Collingsworth	See Memphis.
West*•†.....McLennan	E. Bodell.
▲Wharton*•† .....Wharton	G. P. DOUGHERTY.
Whitesboro*•† ..Grayson	J. K. Jamison.
Whitewright*•† .Grayson	W. S. Vernon.
Whitney*•†..... Hill	W. T. Moore.
Whitt*.....Parker	See Weatherford.
▲Wichita Falls*•† .Wichita	MONTGOMERY & HUGHES.
Willspoint*•†..Van Zandt	W. B. Wynne.
Winnsboro*•† .....Wood	Howell & Nabors.
▲Woodville*•† ..... Tyler	J. A. Mooney.
Wortham*•†...Freestone	See Mexia.
Wolfe City*•† ..... Hunt	J. W. Hopkins.
Wylie*•† ..... Collin	See Plano.
Yoakum*•†.....DeWitt	THOMAS SMOOT.
Yorktown*•†..... DeWitt	See Cuero.

UTAH.

Town and County.	Name.
American Fork*•† ..Utah	See Provo City.
Ashley ..... Uinta	See Vernal.
▲Beaver*•†..... Beaver	W. F. Knox.
▲Brigham*•†..... Boxelder	R. H. JONES.
▲Castledale*..... Emery	See Provo City.
▲Coalville*•† ..... Summit	See Park City.
Corinne*•† .....Boxelder	H. L. Steed.
Eureka*•† .....Juab	B. N. C. Stott.
▲Farmington*•† .....Davis	Wilson & Willey.
▲Fillmore*•† .....Millard	J. A. Melville.
▲Heber*.....Wasatch	A. C. HATCH.
▲Junction* .....Piute	See Beaver.
▲Kanab*•† .....Kane	J. F. Brown.
Kaysville*•†..... Davis	Thomas H. Phillips.
Lehi City*•† .....Utah	P. Evans.
▲Loa*..... Wayne	See Beaver.
▲Logan*•† .....Cache	P. E. KEELER.
▲Manti*•†.....Sanpete	WM. D. LIVINGSTON.
Mercur*•†..... Tooele	See Tooele.
▲Moab*..... Grand	J. N. Corbin.
▲Monticello*.....San Juan	See Dolores, Colo.
▲Morgan*•†.....Morgan	Samuel Francis.
Mt. Pleasant*•†...Sanpete	Ferdinand Ericksen.
▲Nephi*•† .....Juab	F. W. Chappell.
▲Ogden*•† ..... Weber	N. J. HARRIS.
▲Panguitch*•†.....Garfield	W. P. Sargent.
Park City*•† .....Summit	D. C. McLAUGHLIN.
▲Parowan*•†..... Iron	See Panguitch.
Payson*•† ..... Utah	J. E. Page.
▲Price*•† ..... Carbon	See Provo City.
▲Provo City*•†.....Utah	SAMUEL A. KING.
▲Randolph* .....Rich	See Logan.
▲Richfield*•† .....Sevier	I. J. STEWART.
¶▲Salt Lake City*•†Salt L'e	THOMAS F. BARBEE. Reference, without permission, Hon. Wm. G. Ewing, Chicago, Ill.
" ..... "	BOOTH, LEE & RITCHIE. Refer to National Bank of the Republic.
" ..... "	GEORGE L. NYE. Refers to Bank of Commerce.
" ..... "	STEPHENS & SMITH. Refer to any bank in Salt Lake City.
Spanish Fork*•†.....Utah	See Provo City.
Springville*•† .....Utah	See Provo City.
▲St. George*†. Washington	D. H. MORRIS.
▲Tooele* ..... Tooele	H. S. Gowans.

VERMONT.

Town and County.	Name.
Alburg*•†.....Grand Isle	J. P. Ladd.
Arlington*•† .Bennington	O. M. Barber.
Bakersfield* .... Franklin	H. F. Brigham.
Barnet*•†.....Caledonia	C. A. Horsford.
Barre*•† .....Washington	RICHARD A. HOAR.
Barton*•† ..... Orleans	T. W. Baldwin.
BartonLanding*•†Orleans	B. F. D. Carpenter.
Bellows Falls*•†Windham	Levant M. Read.
Belvidere.....Lamoille	See Hyde Park.
▲Bennington*•†Benningt'n	Barber & Darling.
Bethel*•† ..... Windsor	W. B. C. Stickney.
Bradford*•† ..... Orange	John B. Peckett, Jr.
Braintree* ..... Orange	See Chelsea.
Brandon*•† ..... Rutland	W. A. ATWELL.
Brattleboro*•† .Windham	WATERMAN & MARTIN.
Bristol*† .....Addison	W. W. Rider.
Burke..... Caledonia	See St. Johnsbury.
▲Burlington*•†.Chittenden	CUSHMAN & SHERMAN.
Cambridge*•†... Lamoille	See Hyde Park.
Canaan*•†..... Essex	See Colebrook, N. H.
Castleton*•† ..... Rutland	HENRY L. CLARK.
Cavendish*•† .... Windsor	See Ludlow.
Charleston..... Orleans	See Island Pond.
▲Chelsea*..... Orange	Darling & Darling.
Chester*•† ..... Windsor	George L. Fletcher.
Colchester*•† Chittenden	See Burlington.
Concord..... Essex	See St. Johnsbury.
Craftsberry*..... Orleans	See Hyde Park.
Danville*•† .... Caledonia	See St. Johnsbury.
Derby* ..... Orleans	J. G. Foster.
Derby Line*•†.... Orleans	See Newport.
East Burke*.... Caledonia	C. T. A. Humphrey.
Eden*.....Lamoille	See Hyde Park.
Elmore*..... Lamoille	See Hyde Park.
EnosburgFalls*•†Franklin	R. McFeeters.
Essex Jct.*•† .Chittenden	See Burlington.
Fairfield*•† ..... Franklin	Isaac N. Chase.
Fair Haven*•†.... Rutland	R. C. Abell.
Felchville* ..... Windsor	See Ludlow.
▲Guildhall†..... Essex	See St. Johnsbury.
Hardwick*•†.... Caledonia	MELVIN G. MORSE.
Hartford*•† ..... Windsor	Samuel E. Pingree.
Highgate*•† ..... Franklin	C. G. Austin.
▲Hyde Park*•†.... Lamoille	F. H. McFARLAND.
Irasburg*† ..... Orleans	W. D. Tyler.
Island Pond*•† ..... Essex	George N. Dale.
Jamaica*•† .... Windham	See Brattleboro.
Jay ..... Orleans	See North Troy.
Jericho*•†..... Chittenden	See Burlington.
Johnson*•† ..... Lamoille	B. A. Hunt.
Leicester Jct.*•†.Addison	See Middlebury.
Lowell* ..... Orleans	See Hyde Park.
Ludlow*•† ..... Windsor	Sargent & Stickney.
Lunenburg*•† ..... Essex	See St. Johnsbury.
Lyndon*•†..... Caledonia	J. T. Gleason.
Lyndonville*•†. Caledonia	E. J. Bodwell.
▲Manchester*•†Benningt'n	H. K. Fowler.
Manchester Cen.*† Bent'n	Fowler, Son & Co.
▲Middlebury*•† ...Addison	BUTTON & BUTTON.
Middletown Spr'gs*Rutld	See Rutland.
Milton*•† .....Chittendon	See Burlington.
¶▲Montpelier*•† Wash'ton	DILLINGHAM, HUSE & HOWLAND.
Morrisville*•† ....Lamoille	Powers & Cheney.
▲Newfane*•† ..... Windham	See Brattleboro.
▲Newport*•†..... Orleans	JOHN YOUNG.
N. Bennington*•†B'ngton	Franklin Scott.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
Northfield*† Washington	Frank M. Plumly.
▲North Hero* ..Grand Isle	See St. Albans.
NorthPowna*†Ben'gton	T. E. Brownell.
North Troy*†....Orleans	O. S. Annis.
Norwich*•.....Windsor	J. T. Morrison.
Orwell* .....Addison	See Brandon.
Pittsford*†.....Rutland	See Rutland.
Plainfield*†.Washington	O. L. Hoyt.
Poultney*† .....Rutland	Beaman & Platt.
Proctor*† .....Rutland	F. C. Partridge.
Proctorsville*† Windsor	S. E. Emery.
Randolph*† .....Orange	J. D. Dennison.
Randolph Centre* Orange	See Randolph.
Readsboro*† Bennington	Faxon L. Bowen.
Richford*† .. ..Franklin	POWELL & POWELL.
Rockingham... Windham	See Bellows Falls.
Roxbury*†..Washington	See Northfield.
Royalton*† .....Windsor	R. C. Dennison.
▲Rutland*† .....Rutland	JOEL C. BAKER.
SouthRoyalton*†Windsor	Tarbell & Whitham.
Springfield*†... Windsor	A. M. Allbe.
▲St. Albans*†.... Franklin	HOGAN & HOGAN.
▲St. Johnsbury*†.Caled'ia	Wendell P. Stafford.
Stowe*† .....Lamoille	Geo. Wilkins.
Strafford*†.....Orange	See Chelsea.
Swanton*† .....Franklin	D. G. Freeman.
Troy* .....Orleans	See North Troy.
Underhill*† .Chittenden	J. J. Monahan.
Vergennes*† ....Addison	Frank L. Fish.
Waitsfield* .. Washington	See Montpelier
Waterbury*† Washingt'n	W. P. Dillingham.
Waterville* .....Lamoille	See Hyde Park.
Wells River*†.....Orange	Smith & Sloane.
Westfield* .....Orleans	See North Troy.
West Randolph...Orange	See Randolph.
White River Jc*†Wl'ds'r	Wm. Batchelder.
Whittinghame† Windham	See Wilmington
Wilmington*†. Windham	O. E. Butterfield.
Windsor*†.....Windsor	J. C. Enright
Winooski*† .Chittenden	See Burlington.
Wolcott*† .....Lamoille	See Hyde Park.
▲Woodstock*†† ..Windsor	W. E. JOHNSON.

VIRGINIA.

Town and County.	Name.
▲Abingdon*†.Washington	FULKERSON, PAGE & HART.
▲Accomac* .....Accomac	Thomas W. Russell.
Alexandria*† Alexandria	ANTHONY W. ARMSTRONG.
▲Amelia*† ..... Amelia	Southall & Farrar.
▲Amherst*†.....Amherst	C. L. Scott.
Appomattox†Appom'tox	W. C. Franklin.
Arrington*† .....Nelson	Brown & Loving
Ashland*† .....Hanover	STONEWALL J. DOSWELL.
Aylett*.....King William	Wm. R. Aylett.
Basic City*†.....Augusta	See Staunton.
Beaver Dam*†...Hanover	S. Carter Redd.
▲Bedford City*†..Bedford	BURKE & KEMP.
Belmont ...Spottsylvania	Lee J. Graves.
Berkley*† .....Norfolk	G. D. PARKER.
▲Berryville*† .....Clarke	A. Moore, Jr.
Big Stone Gap*† .... Wise	Ayers & Ayers
Blacksburg*†..Montgo'ry	W. Dunlap.
Blackstone*†..Nottoway	W. H. Mann.
▲Bland* .....Bland	F. Kegley.
▲Bowling Green*.Caroline	A. B. Chandler.
▲Boydton*†.Mecklenburg	Faulkner & Thorp.
Brentsville*P'nce William	See Manassas.
Bridgewater*† Rocki'g'm	See Harrisonburg.
Bristol*† .....Washington	See Bristol, Tenn
Buchanan*† ...Botetourt	H. A. Latane.
▲Buckingham* Buckl'gh'm	W. M. Cabell.
Buenavista*†Rockbridge	C. B GUYER.
Burkeville*† ..Nottoway	See Crewe.
Cape Charles*†North'ton	John T. Daniel.
▲Charles City .Charles City	D. G. Tyler.
▲Charlottesville*† Albe'le	MICAJAH WOODS.
Chase City*†Mecklenb'rg	W. H. Smith.
▲Chatham*†..Pittsylvania	James Whitehead.
▲Chesterfield*.Chesterfield	P. V. Cogbill.
Chincoteague Isl*Acco'ac	See Accomac.
▲Christiansburg*†.Montg'y	PLEGAR & JOHNSON.
Claremont*†..... Surry	See Surry.
Clarksville*† Mecklenb'g	Henry Wood, Jr.
Cliftonforge*†Allegheny	George F. Anderson.
▲Clintwood* .... Dickinson	COLUMBUS PHIPPS.
Colon'l B'ch*Westmorel'd	See Montross.
Comorn*....King George	J. E. Mason.
▲Courtland*†Southampt'n	Prince & McLemore.
▲Covington*†.. Alleghany	R. L PARRISH.
Crewe*†..... Nottoway	W. H. Maun
▲Culpeper*†..... Culpeper	Rixey & Barbour.
▲Cumberland*† Cumberl'd	A. B. Armstrong.
Cumnor...King and Queen	Pollard & Pollard.
Danville*†...Pittsylvania	JULIAN MEADE.
▲Denbigh*.....Warwick	See Newport News.
▲Dinwiddie..... Dinwiddie	See Petersburg.
Drakes Branch*†Charl'te	See Smithville.
Dumfries..Prince William	See Manassas.
E. Radf'rd*†Montgomery	See Christiansburg
▲Eastville*†. Northampton	O. F. Mears.
Edenburg*....Shenandoah	See Woodstock.
▲Emporia*† . Greenesville	W. S. Goodwyn.
▲Fairfax*† ..... Fairfax	MOORE & KEITH.
▲Farmville*†PrinceEdw'd	WATKINS & WATKINS.
▲Fincastle*.....Botetourt	E. V. Barley.
▲Floyd* ..... Floyd	James L. Tompkins.
Franklin*†.Southampton	J. C. Parker.
Fredericksb'rg*†Spotts'a	Thomas P. Wallace.
▲Front Royal*†.... Warren	O'Flaherty & Fulton.
▲Gate City*†.....Scott	ROBERT R. KANE.
Glade Spring*†Washin'n	A. L. Robinson.
▲Gloucester*...Gloucester	W. C. L. Taliaferro.
▲Goochland*... Goochland	A. K. Leake.
Gordonsville*†....Orange	Phillip Barbour.
Graham*† .....Tazewell	J. W. Hicks.
▲Grundy* .....Buchanan	Finney & Stinson.
Hague†.....Westmoreland	R. H. Beale.
▲Hampton*†Elizab'th City	S. GORDON CUMMING
▲Hanover*†..... Hanover	G. P. Haw.
▲Harrisonburg*† Ro'gh'm	GRATTAN & GRATTAN.
Hay M'ket*†P'nceWil'am	See Manassas.
▲Heathsville*N'thumberl'd	A. S. Rice.
▲Hillsville*..... Carroll	W. D. Tompkins.
▲Houston*†..... Halifax	William Leigh.
▲Independence*..Grayson	J. D. Perkins.
▲Isle of Wight. Isle of Wight	See Smithfield.
▲Jonesville*..... Lee	L. T. HYATT.
Keysville*†.... Charlotte	A. L. Van Ness.
▲King and Queen* King and Queen	Pollard & Pollard.
▲KingGeorge*King George	See Fredericksburg.
▲King William*Ki'g Wil'am	H. I. Lewis.
▲Lancaster*..... Lancaster	S. P. Gresham & Son.
▲Lawrenceville*†Bruns'ck	R. Turnbull.
▲Lebanon*.....Russell	H. A. Routh.
▲Leesburg*†..... Loudoun	EDWIN E. GARRETT.
▲Lexington*†.Rockbridge	D. E. MOORE.
▲Louisa*†..... Louisa	R. L. Gordon, Jr.
▲Lovingston*†.....Nelson	S. B. Whitehead.
▲Lunenburg*...Lunenburg	I. B. Bell.
▲Luray*† ..... Page	WALTON & BRO.
Lynchburg*†.. Campbell	KIRKPATRICK & HOWARD.
▲Madison*.....Madison	Hay & Jeffries.
Manassas*†Prince Wil'm	Sinclair & Lion.
Ranchester*† Chesterf'd	C. L. Page.
▲Marion*†..... Smyth	JAMES WHITE SHEFFEY.
▲Martinsville*†.....Henry	Hairston & Gravely.
▲Mathews*..... Mathews	J. B. Donavan.
Middleburg*.... Loudoun	See Leesburg.
Millenbeck*.... Lancaster	See Lancaster.
▲Monterey* .....Highland	Charles P. Jones.
▲Montross*. Westmoreland	R. J. Washington.
Mt. Jackson*†Shenand'ah	L. Triplett, Jr.
Newbern*.....Pulaski	I. H. Larew.
▲New Castle*†.....Craig	P. V. Jones.
▲New Kent.....New Kent	M. H. Barnes.
NewMarket*†Shenandoah	Bennick & Price.
Newport News*†Warw'k	NELMS & WISE.
Norfolk*†..... Norfolk	GARNETT & GARNETT. Refer to Norfolk National Bank.
▲Nottoway*†....Nottoway	W. H. Mann.
Occoquan*Prince William	See Manassas.
Old Point Comfort† Elizabeth City	See Hampton.
Onancock*.....Accomac	T. B. Quinby.
▲Orange*†..... Orange	James W. Morton.
▲Palmyra*.....Fluvanna	W. B. Pettit.
PamplinCity*†Appom't'x	W. C. Franklin.
Parksley*† .... Accomac	See Onancock.
▲Pearisburg*†..... Giles	Henson & Mason.
Pennington Gap*†.... Lee	E. W. Pennington.
Petersburg*†. Dinwiddie	HAMILTON & MANN. Attorneys for Petersburg Savings and Insurance Co.
Phœbus*†.Elizabeth City	See Hampton.
Pocahontas*† ..Tazewell	W. W. French.
▲Portsmouth*†...Norfolk	ALEXANDER E. WARNER.
▲Powhatan*†....Powhatan	T. M. Miller.
▲PrinceGeorge*P'nceG'rge	J. J. Cocke.
▲PrincessAnne*Prin. Anne	W. J. Whitehurst.
▲Pulaski City*†... Pulaski	WYSOR & GARDNER.
Radford*†. Montgomery	R. L. Gardner.
Richlands*† .... Tazewell	H. C. Anderson.
¶▲Richmond*†... Henrico	JAMES LEWIS ANDERSON. Refers to Planters National Bank; State Bank of Virginia, and John L. Williams & Son, bankers.
" ..... "	JAMES ALSTON CABELL. Refers to Richmond Trust & Safe Deposit Co.
" ..... "	STONEWALL J. DOSWELL. Refers to Nat'l Bank of Va., and City Bank.
" ..... "	HILL MONTAGUE. Refers to State Bank of Virginia, and Citizens Exchange Bank.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
*▲Richmond *•†....Henrico (*Continued.*)	HENRY R. & JNO. GARLAND POLLARD. Refer to State Bank and City Bank.
Roanoke*•†.....Roanoke	S. HAMILTON GRAVES.
▲Rockymount*•†..Franklin	L. W. Anderson.
Rural Retreat*•†....Wythe	See Wytheville.
▲Rustburg*•†.... Campbell	Frank Nelson.
▲Salem*•†.....Roanoke	L. C. HANSBROUGH.
▲Saluda*..... Middlesex	W. W. Woodward.
Scottsville*•†.. Albemarle	Thomas S. Martin.
Smithfield*. Isle of Wight	R. S. Thomas.
▲Smithville*..... Charlotte	D. Q. Eggleston.
South Boston*•†..Halifax	Joseph Stebbins, Jr.
▲Spottsylvania* Sp'tsylv's	A. B. Rawlings.
▲Stafford*.....Stafford	C. A. Bryan.
▲Stanardsville*.....Greene	J. S. Chapman.
▲Staunton*•†.....Augusta	PATRICK & GORDON.
Strasburg*•†.Shenandoah	Stickley & Stickley.
▲Stuart*•†.....Patrick	P. Bouldin.
▲Suffolk*•†.....Nansemond	E. E. HOLLAND.
Sulphur Mines.....Louisa	See Louisa.
▲Surry*†.....Surry	W. B. Clarke.
▲Sussex .....Sussex	Cocke & Son.
▲Tappahannock* ....Essex	Ware & Carter.
▲Tazewell*•† .....Tazewell	CHAPMAN & GILLESPIE.
Tunstall*•† .....Newkent	R. T. Gregory.
Upperville* .....Fauquier	See Warrenton.
VirginiaBeach*•†Pr.Anne	See Norfolk.
▲Warm Springs*†.....Bath	John W. Stephenson.
▲Warrenton*•†...Fauquier	C. M. White.
▲Warsaw*..... Richmond	W. A. Jones.
▲Washington*Rapp'han'ck	J. F. Strother.
Waverly*•†..... Sussex	J. F. West.
Waynesboro*•†..Augusta	See Staunton.
▲W.Appomattox*App'tox	See Lynchburg.
West Point*•†..K.William	Kelley & Edwards.
Wilburn .....Lunenburg	I. B. Bell.
▲Williamsburg*•† Ja'es C'y	N. L. Henley.
▲Winchester*•†. Frederick	BARTON & BOYD.
Wingina*•†.....Nelson	See Lovingston.
▲Wise*†.....Wise	O. M. Vicars.
▲Woodstock*•† Shenand'h	Walton & Walton.
▲Wytheville*•† .....Wythe	E. LEE TRINKLE.
▲Yorktown*.....York	See Williamsburg.

WASHINGTON.

Town and County	Name
Aberdeen*•† .... Chehalis	Irwin & Bridges.
Anacortes*•†.....Skagit	H. D. Allison.
▲Asotin*† .....Asotin	George W. Bailey.
Ballard*•† ..... King	See Seattle.
Blaine*•† .....Whatcom	N. A. Cornish.
Castlerock*•† ....Cowlitz	G. W. Rowan.
▲Cathlamet* . Wahkiakum	J. B. Polwarth.
Centralia*•† .....Lewis	J. R. BUXTON.
▲Chehalis*•† ..... Lewis	Millett & Harmon.
Chelan* ..... Chelan	See Waterville.
Cheney*•† .....Spokane	John I. Melville.
▲Colfax*•† .....Whitman	C. M. WYMAN.
Colton*•† ..... Whitman	See Colfax.
▲Colville*•†..... Stevens	C. A. Mantz.
▲Conconully* ....Okanogan	A. W. Barry.
▲Coupeville* .....Island	See Port Townsend.
▲Davenport*•† ....Lincoln	H. A. P. Meyers.
▲Dayton*•† .....Columbia	EDMISTON & MILLER.
Elberton*•† .....Whitman	See Colfax.
▲Ellensburg*•† ....Kittitas	KAUFFMAN & FROST.
Elma*•†.....Chehalis	E. L. Minard.
▲Everett*•† .....Snohomish	BLACK & EDWARDS.
Fairhaven*•†....Whatcom	Kerr & McCord.
Farmington*•† . Whitman	See Colfax.
▲Friday Harbor*†San Juan	J. A. Gould.
Garfield*•†.....Whitman	R. W. Roberts.
▲Goldendale* ....Klickitat	C. H. Spalding.
Hamilton*•† .....Skagit	I. E. Shrauger.
Harrington*•†.....Lincoln	See Davenport.
Hoquiam*• .....Chehalis	C. W. Hodgdon.
Issaquah*•† .....King	See Seattle.
▲Kalama*•†.....Cowlitz	S. M. Heath.
Kelso*•†.....Cowlitz	J. F. Van Name.
Kettle Falls*• .....Stevens	See Colville.
Laconner*† ..... Skagit	J. L. Corrigan.
Latah*•† ..... Spokane	John L. Dirks.
Marysville*•†. Snohomish	See Everett.
▲Montesano*•†....Chehalis	Lewis B. Bignold.
▲Mt. Vernon*•†.....Skagit	E. C. MILLION.
▲New Whatcom*•†What'm	O. P. BROWN.
Northport*•†..... Stevens	D. H. Carey.
▲North Yakima*•† Yakima	WHITSON & PARKER.
Oakesdale*•† ....Whitman	R. H. HUTCHINSON.
¶▲Olympia*•†...Thurston	CAMPBELL & DE FILIPPO.
Orting*•†.....Pierce	See Tacoma.
Palouse*•†.....Whitman	A. A. Wilson.
▲Pasco*.....Franklin	R. Olney.
▲Pomeroy*•† .....Garfield	S. G. Cosgrove.
▲Port Angeles*•†..Clallam	GEORGE C. HATCH.
▲Port Orchard*.....Kitsap	J. B. Yakey.
▲Port Townsend*•† Jeffe'n	W. W. FELGER.
Pullman*•† .....Whitman	W. H. Harvey.
Puyallup*•† .....Pierce	H. G. Rowland.
Reardan*•† .....Lincoln	See Davenport.
Republic* ..... Stevens	MORRIS & SMITH.
▲Ritzville*•†.....Adams	W. W. ZENT.
Rockford*•† .... Spokane	A. K. Clark.
Rosalia*•† .....Whitman	See Oakesdale.
▲Seattle*•†.....King	ALLEN & ALLEN. References, Dexter Horton & Co., bankers. National Bank of Commerce, and Puget Sound National Bank.
" ..... "	BALLINGER, RONALD & BATTLE. Attorneys for Scandinavian-American Bank.
" ..... "	BYERS & BYERS. References: Any bank in Seattle.
" ..... "	CAMPBELL & HILLS. Refer to National Bank of Commerce.
" ..... "	GRAY & PERKINS. Mercantile Law, Collections, and Depositions.
" ..... "	W. D. LAMBUTH. Reference: Any Seattle bank.
" ..... "	PRESTON, CARR & GILMAN Attorneys for Puget Sound National Bank and Seattle National Bank.
Sedroo*•†.....Skagit	J. Henry Smith.
▲Shelton....*•..... Mason	S. P. Richardson.
▲Skamokawa* Wahkiakum	F. M. SWEET.
Snohomish*•† Snohomish	J. W. Miller.
▲South Bend*•†.....Pacific	HEWEN & STRATTON.
▲Spokane*•†..... Spokane	BELDEN & BELDEN. Refer to R. G. Dun & Co., and Exchange National Bank.
" ..... "	CROW & WILLIAMS. References: Vermont Loan & Trust Co. and Exchange National Bank, Spokane; Eastern Banking Co. and James W. Tufts, Boston, Mass.
" ..... "	H. L. KENNAN. Ex-Probate Judge. References if desired.
" ..... "	MARK F. MENDENHALL. Attorney for John W. Graham & Co., Spokane. Refers to Spokane & Eastern Trust Co. and Old National Bank.
▲Stevenson*..... Skamania	C. F. Moore.
▲Tacoma*•†.....Pierce	F. S. BLATTNER. Refers to any bank in Tacoma.
" ..... "	WM. H. PRATT. Attorney for Scandinavian-American Bank.
" ..... "	REMINGTON & REYNOLDS. Refer to any bank in Tacoma.
Tekoa*•†.....Whitman	George N. Smith.
Uniontown*•†.. Whitman	See Lewiston, Idaho.
▲Vancouver*†.....Clarke	W. B. DANIELS.
Waitsburg*•† Walla Walla	See Walla Walla.
▲Walla Walla*•† W'la W'la	T. P. & C. C. GOSE.
▲Waterville*..... Douglas	W. A. Reneau.
▲Wenatchee*•†.....Chelan	Kirk & Whited.
Wilbur*•†.....Lincoln	Myers & Warren.

WEST VIRGINIA.

Town and County	Name
▲Addison*.....Webster	H. C. THURMOND.
Alderson*•†..... Monroe	See Union.
Amos* ..... Marion	See Mannington.
Barboursville*•†... Cabell	Peyton & Donahue.
▲Beckley*.....Raleigh	John W. McCreery.
Belington*..... Barbour	See Philippi.
Benwood*•†..... Marshall	See Wheeling.
▲Berkeley Sp'gs*•† Morgan	J. HAMMOND SILER.
Beverly*•.....Randolph	E. D. Talbott.
Bluefield*•†..... Mercer	HERBERT B. HAWES.
Bramwell*•†..... Mercer	E. C. MARSHALL.
▲Buckhannon*•†...Upshur	F. C. PIFER.
Cairo*•†.....Ritchie	J. Newman.
Cameron*•†..... Marshall	J. W. Yoho.
Ceredo*•†.....Wayne	See Huntington.
¶▲Charleston*•†. Kanawha	BROWN, JACKSON & KNIGHT. Attorneys for Kanawha Valley Bank.
" ..... "	MOLLOHAN & McCLINTIC. Attorneys for Citizens National Bank.
▲Charlestown*•†. Jefferson	JOSEPH TRAPNELL.
▲Clarksburg*•†...Harrison	DAVIS & DAVIS.
▲Clay*..... Clay	Henry B. Davenport.
Davis*•† ..... Tucker	C. O. Strieby.
▲Elizabeth*•..... Wirt	Beard & Copin.
Elkhorn*•†.....McDowell	See Welch.
Elkins*•†..... Randolph	C. H. Daily.

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▲County Seat. * Money Order Office. • Express Office. † Telegraph Station. ¶ State Capital.

Town and County.	Name.
▲Fairmont*•† ..... Marion	E. F. HARTLEY
▲Fayetteville*..... Fayette	E. L. NUCKOLLS.
▲Franklin* ..... Pendleton	D. G. McClung.
▲Glenville* ..... Gilmer	Linn, Withers & Bonner.
Gormania*• ..... Grant	See Petersburg.
▲Grafton*•†..... Taylor	JOHN L. HECHMER.
▲Grantsville*..... Calhoun	S. P. BELL.
Guyandotte*•..... Cabell	See Huntington.
▲Hamlin*..... Lincoln	D. E. Wilkinson.
Harper'sFerry*•† Jeff'son	F. W. Brown.
▲Harrisville* ..... Ritchie	J. W. Fidler.
Hendricks*•† ..... Tucker	See Parsons.
▲Hinton*•† ..... Summers	BOGGESS & BOGGESS.
Huntersville*. Pocahontas	H .S. Rucker.
▲Huntington*•†..... Cabell	HARVEY, WYATT & HUTCHINSON. Attorneys for First National Bank.
" ..... "	SIMMS & ENSLOW. Counsel for Chesapeake & Ohio Ry. Co. and The Huntington National Bank.
Jackson .....Jackson	See Kipley.
Kenova*•† ..... Wayne	H. C. Duncan, Jr.
▲Keyser*•†..... Mineral	W. C. CLAYTON.
Keystone*•†... McDowell	See Bluefield.
▲Kingwood*..... Preston	P. J. Crogan.
▲Lewisburg*† . Greenbrier	H. L. VAN SICKLER.
▲Logan*..... Logan	J. B. Wilkinson.
▲Madison*..... Boone	F. C. Leftwich.
Mannington*•†....Marion	C. A. Snodgrass.
▲Marlinton*... Pocahontas	L. M. McCLINTIC.
▲Martinsburg*•† .Berkeley	FLICK,WESTENHAVER & BAKER.
▲Middlebourne*..... Tyler	Boreman & Carter.
Montgomery*•†.. Fayette	See Fayetteville.
▲Moorefield*..... Hardy	Benjamin Dailey.
▲Morgant'n*•†.Monongalia	COX & BAKER.
▲Moundsville*•†.. Marshall	Meighen & Oldham.
▲NewCumberland*•†Han'k	J. R. Donehoo.
▲New Martinsville*•†W't'z'l	Hall & Hall.
▲Oceana*..... Wyoming	Edward Sarver.
▲Parkersburg*•† .... Wood	MERRICK & SMITH. Attorneys for Second National and Parkersburg National banks.
▲Parsons*•..... Tucker	W. B. Maxwell.
Pennsboro*•†..... Ritchie	M. K. Duty.
▲Petersburg*..... Grant	Reynolds & Forman.
▲Philippi*•†..... Barbour	Dayton & Dayton.
Piedmont*•† ..... Mineral	TAYLOR & MORRISON.
▲Point Pleasant*•†.. Mason	J. S. Spencer.
▲Princeton*..... Mercer	HERBERT B. HAWES.
Fruntytown* ..... Taylor	See Grafton.
Ravenswood*•†..Jackson	N. C. Prickett.
▲Ripley*•..... Jackson	WARREN MILLER.
▲Romney*•.....Hampshire	JOHN J. CORNWELL.
Ronceverte*•† Greenbrier	Price & McWhorton.
Salem*•†..... Harrison	See Clarksburg.
Shepherdstown*•† Jef's'n	G. M. Beltzhoover.
Shinnston*•†....Harrison	George F. Randall.
Sistersville*•† ..... Tyler	J. H. McCoy.
Smithfield†..... Wetzel	O. P. McIntyre.
▲Spencer*•..... Roane	WALTER PENDLETON.
St. Albans*•† ... Kanawha	J. B. Whittington.
St. George*..... Tucker	See Parsons.
▲St. Marys*•†.... Pleasants	A. M. Campbell.
▲Summersville*.. Nicholas	T. B. Horan.
▲Sutton*•†..... Braxton	B. P. & V. B. HALL.
Terra Alta*•† .... Preston	O. C. Crane.
Thomas*•†..... Tucker	See Parsons.
▲Union*..... Monroe	LOGAN & PATTON.
▲Wayne*•†..... Wayne	Chapman Adkins.
Webster*•..... Taylor	W. M. Werkman.
▲Welch*•†..... McDowell	Rucker, Keller & Hamill.
▲Wellsburg*•†..... Brooke	JOHN C. PALMER, SR.
▲Weston*•†..... Lewis	Lewis Bennett.
▲West Union*•† Doddridge	J. V. Blair.
▲Wheeling*•†..... Ohio	ATKINSON & FLICK. Long Dis. Telephone 317. Refer to any bank in Wheeling.
" ..... "	S. G. SMITH. Refers to National Exchange Bank.
▲Williamson*•† ..... Mingo	Sheppard & Goodykoontz.
▲Winfield*..... Putnam	A. S. Alexander.

WISCONSIN.

Town and County.	Name.
Ahnapee*..... Kewaunee	See Algoma.
Albany*•† ..... Green	V. S. Kidd.
Algoma*†..... Kewaunee	M. T. Parker.
▲Alma*•†..... Buffalo	Robert Lees.
Amery*•† ..... Polk	W. T. Kennedy.
Amherst*•† ..... Portage	A. J. Smith.
▲Antigo*•† ..... Langlade	FINUCANE & CONWAY.
▲Appleton*•†... Outagamie	EDWARD G. JONES.
Arcadia*•† .. Trempealeau	RICHMOND & RICHMOND.
Arena*•†..... Iowa	W. M. Abbott.
Argyle*•†..... Lafayette	See Darlington.
▲Ashland*•†..... Ashland	F. J. COLIGNON.
Augusta*•†.... Eau Claire	E. M. Bradford.
Baldwin*•† ..... St. Croix	Henry Anderson.
Bangor*•†..... LaCrosse	See LaCrosse.
▲Baraboo*•† ..... Sauk	EVANS & THOMAS.
Barneveld*† ..... Iowa	See Dodgeville.
▲Barron*•† ..... Barron	Coe Bros.
Bayfield*•†..... Bayfield	W. W. Downs.
Beaverdam*•† ..... Dodge	M. H. UMBREIT.
Belmont*•† .... Lafayette	See Benton.
Beloit*•†..... Rock	F. CLEARY.
Benton*•†..... Lafayette	See Darlington.
Berlin*•†..... Green Lake	PERRY NISKERN.
Black Earth*•†..... Dane	See Madison.
▲Black Riv. Falls*•† Jack'n	G. M. PERRY.
Blair*•† ..... Trempealeau	See Arcadia.
Blanchardville*•† LaFay'e	Morrison & Chandler.
Bloomer*•†..... Chippewa	Henry Lebris, Jr.
Bloomington* ..... Grant	P. Bartley.
Boscobel*•† ..... Grant	WILLIAM E. HOWE.
Brandon*•†..Fond du Lac	David Whitton.
Brillion*•† ..... Calumet	S. H. Barnard.
Brodhead*•†..... Green	Burr Sprague.
Burlington*•† ..... Racine	E. K. MILLS.
Butternut*•†..... Ashland	Foster & Mars.
Cadott*•† ..... Chippewa	F E. Watson.
Cambria*•† ..... Columbia	See Portage.
Cambridge* ..... Dane	See Madison.
Cashton*•† ..... Monroe	See Viroqua.
Cassville*•†..... Grant	D. W. Clark.
Cedarburg*•† .... Ozaukee	J. F. Trottman.
Centralia*•† ..... Wood	H. WIPPERMAN.
▲Chilton*•†..... Calumet	J. E. McMullen.
▲ChippewaFalls*•† Chip'wa	D. BUCHANAN, JR.
Clinton*•† ..... Rock	See Beloit.
Clintonville*•†..Waupaca	F. M. Guernsey.
Colfax*•†..... Dunn	See Menomonie.
Columbus*•† ... Columbia	W. C. Leitsch.
▲Crandon* ..... Forest	Samuel Shaw.
Cuba*•†..... Grant	S. E. Smalley.
Cumberland*•† .... Barron	H. S. Comstock.
Darien*•† ..... Walworth	See Elkhorn.
▲Darlington*•† ..Lafayette	ORTON & OSBORN.
▲Dartford *....Green Lake	J. C. McConnell.
Deerfield*•† ..... Dane	See Madison.
Delavan*•†..... Walworth	D. B. Barnes.
Depere*•†..... Brown	JOHN SMITH.
▲Dodgeville*•† ..... Iowa	J. P. Smelker.
Dorchester*•†..... Clark	See Marshfield.
▲Durand*•† ..... Pepin	W. E. Plummer.
▲Eagle River*•†..... Vilas	Colman & Colman.
East Troy* ..... Walworth	See Elkhorn.
Eau Claire*•†..Eau Claire	A. H. SHOEMAKER.
Edgerton*•†..... Rock	J. P. Towne.
Edmund*•†..... Iowa	See Dodgeville.
▲Elkhorn*•†..... Walworth	JAY F. LYON.
▲Ellsworth*•†..... Pierce	A. Combacker.
Elroy*•†..... Juneau	A. H. Smith.
Evansville*•†..... Rock	F. L. Jaynes.
Fennimore*•† ..... Grant	W. E. Lathrop.
▲Florence*•†..... Florence	Max Sells.
▲Fond duLac*•†FondduL'c	GIFFIN & SUTHERLAND
Ft. Atkinson*•† Jefferson	A. M. WEBB.
Ft. Howard*•†..... Brown	Sheridan & Evans.
Fountain City*•†..Buffalo	Martin Fugina.
Foxlake*•† ..... Dodge	F. Hamilton & Son.
▲Friendship* ..... Adams	J. B. Keyes
Galesville*•† Trempealeau	See Arcadia.
Glenwood*•† .... St. Croix	See New Richmond.
Glidden*•† ..... Ashland	See Ashland.
▲Grand Rapids*•†.... Wood	H. WIPPERMAN.
▲Grantsburg*•†.... Burnett	S. F. Grover.
▲Green Bay*•†..... Brown	FRANK H. SUFFEL.
Greenwood*•†..... Clark	See Marshfield.
Hammond*•†.... St. Croix	See Baldwin.
Hancock*•†.... Waushara	See Plainfield.
Hartford*•†..Washington	H. K. Butterfield.
Hartland*•†.... Waukesha	H. W. Goodwin.
▲Hayward*•†..... Sawyer	J. F. Riordon.
Hillsboro* ..... Vernon	Smith & Webster.
Horicon*•†..... Dodge	J. E. Sawyer.
Hortonville*•† Outagamie	See New Lamie
▲Hudson*•†..... St. Croix	BAKER & HAVEN.
▲Hurley*•† ..... Iron	A. L. Ruggles.
Independence*•† Tr'mp'lu	See Arcadia.
Iola*• ..... Waupaca	H. J. Siverson.
Iron River*•†..... Bayfield	T. B. Walsh.
▲Janesville*•† ..... Rock	FETHERS, JEFFRIS & MOUAT
▲Jefferson*•† ..... Jefferson	R. B. KIRKLAND.
Johnson Creek*•†.Jeff's'n	See Watertown.
▲Juneau*•†..... Dodge	George W. Sloan.
Kaukauna*•†..Outagamie	John Bruemmer.
▲Kenosha*•†..... Kenosha	B. O. STURGES.
▲Kewaunee*•†..Kewaunee	JOHN WATTAWA.
Kiel*•† ..... Manitowoc	See Chilton.
Kilbourn*•† ..... Columbia	Thomas B. Coon.
▲La Crosse*•†.... La Crosse	FRUIT & GORDON.
Lafarge*•..... Vernon	See Viroqua.
Lake Geneva*•† Walworth	CHARLES S. FRENCH.
Lakemills*•† ... Jefferson	C. S. GREENWOOD.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶ State Capital.

Town and County.	Name.
Lake Nebagamons†Dg'las	See Superior.
▲Lancaster*•†.....Grant	H. BUCKNER.
Linden* .....Iowa	See Dodgeville.
Lodi*•† .....Columbia	S. H. Watson.
Loyal*•.....Clark	J. H. Richardson.
¶▲Madison*•† .....Dane	OLIN & BUTLER.
Maiden Rock*•† ... Pierce	A. Cook.
Manawa*•†.....Waupaca	C. D. McFarland.
▲Manitowoc*•†.Manitowoc	SEDGWICK, SEDGWICK & SCHMIDT.
▲Marinette*•† ...Marinette	J. B. FAIRCHILD.
Marion*•†.....Waupaca	J. H. SPENGLER.
Markesan*•† .Green Lake	G. T. Thorne.
Marshfield*•†.....Wood	W. A. & E. C. PORS.
▲Mauston*•† .....Juneau	H. W. Barney.
Mayville†•† .....Dodge	Lamoreux & Husting.
Mazomanie*•†.....Dane	See Madison.
▲Medford*•† .....Taylor	Clinton Textor.
Melrose* .....Jackson	J. M. Hutchins.
Menasha*•†... Winnebago	J. C. KERWIN.
▲Menomonie*•† .....Dunn	C. E. FREEMAN.
▲Merrill*•†.....Lincoln	CURTIS & REID.
Merrillan*•† .....Jackson	Homer C. Clark.
Milton*•† ..... Rock	E. P. Clarke.
Milton Junction*•† .Rock	Will H. Gates.
▲Milwaukee*•† .Milwaukee	FISH, CARY, UPHAM & BLACK. Attorneys for Marshall & Ilsley Bank, and refer to any bank or firm in Milwaukee.
" ..... "	HARING & FROST, 43-46 Sentinel Building. Refer to Marshall & Ilsley Bank, and Milwaukee business houses, and Reid, Murdoch & Co., and The John V. Farwell Co., Chicago.
" ..... "	NATHAN PERELES & SONS. Established 1857. Refer to any Bank here or J. P. Morgan & Co., N. Y.
" ..... "	SYLVESTER, SCHEIBER & ORTH. References: First National Bank; Wisconsin National Bank.
" ..... "	WINKLER, FLANDERS, SMITH, BOTTUM & VILAS. Attorneys for Wisconsin National Bank, The Edward P. Allis Co., and Pabst Brew'g Co.
Mineralpoint*•†.....Iowa	SPENSLEY & McILHON.
Minocqua*•†.....Vilas	See Rhinelander.
Mondovi*•† .....Buffalo	L. G. Gilman.
▲Monroe*•†.....Green	THOMAS LUCHSINGER.
▲Montello*•†....Marquette	John Barry.
Montfort*•† .....Grant	See Lancaster.
Monticello*•† .....Green	See Brodhead.
Mount Horeb*•† ....Dane	See Madison.
Mukwonago*•†Waukesha	Ferd. R. Smith.
Muscoda*•†.....Grant	J. M. Cubela.
Necedah*•†.....Juneau	Charles E. Babcock.
Neenah*•† ....Winnebago	J. C. KERWIN.
▲Neillsville*•† ..... Clark	CHARLES F. GROW.
New Glarus*•†.....Green	T. C. Hefty.
New Lisbon*•†.....Juneau	J. J. Hughes.
New London*•†. Waupaca	OLIVER H. DAY.
New Richmond*•†St.Cr'ix	Hawkins & Hughes.
No. La Crosse†La Crosse	See La Crosse.
Oakfield*•† .Fond du Lac	See Fond du Lac.
Oconomowoc*•† Wauk'ha	O. F. Jones.
▲Oconto*•†.....Oconto	W. H. Webster.
Onaro*•†..... Winnebago	Bert. Coffman.
▲Osceola*•†..... Polk	Charles H. Oakey.
▲Oshkosh*•† .. Winnebago	DAVIDSON & WILDE.
Osseo*•†....Trempealeau	See Augusta.
Palmyra*•†.....Jefferson	J. H. Piper.
Patchgrove*.....Grant	Frank Kolb.
▲Phillips*•†.....Price	M. BARRY.
Plainfield*•†.... Waushara	Angels & Corrigan.
Platteville*•†.....Grant	J. W. Murphy.
Plymouth*•† ..Sheboygan	M. C. MEAD.
▲Portage*•†.....Columbia	E. S. BAKER.
▲PortWashington*•†Ozauk	W. M. Foster.
Poynette*•†.... Columbia	See Portage.
▲PrarieduChein*•†Crawf'd	Thomas & Fuller.
Prairie du Sac*•†....Sauk	J. S. Tripp.
Prescott*•†.....Pierce	J. S. White.
Princeton*•†. Green Lake	F. E. Clark.
▲Racine*•†..... Racine	PALMER & GITTINGS.
Randolph*•†.....Dodge	R. D. Calkins.
Readstown*• .....Vernon	See Viroqua.
Reedsburg*•†.....Sauk	PATRICK DALY.
Reeseville*•†.....Dodge	Edward J. Devney.
Rewey*•†..... Iowa	See Mineral Point.
▲Rhinelander*•† ... Oneida	PAUL BROWNE.
Rice Lake*•†..... Barron	K. E. RASMUSSEN.
▲RichlandCenter*•†Richl'd	W. S. McCORKLE.
Ripon*•†.... Fond du Lac	ROY REED.
River Falls*•†..... Pierce	F. M. White.
Sauk City*•†.....Sauk	I. B. Quinby.
Seymour*•†....Outagamie	F. M. Wilcox.
Sharon*•†.....Walworth	See Elkhorn.

Town and County.	Name.
▲Shawano*•†..... Shawano	M. J. Wallrich.
▲Sheboygan*•†.Sheboygan	EDWARD VOIGT.
SheboyganFalls*•† Sh'gan	See Sheboygan.
▲Shell Lake*•†..Washburn	L. H. Mead.
Shullsburg*•†.. Lafayette	J. B. Simpson.
SoldiersGrove*•Crawford	Thomas & Peterson.
South Milwaukee*•† Mil'e	J. G. Davies.
▲Sparta*•†..... Monroe	MORROW & MASTERS.
Springgreen*•†.....Sauk	T. W. King.
Springvalley*•†.....Pierce	See Ellsworth.
Stanley*•†.....Chippewa	C. B. Culbertson.
St. Croix Falls*•†....Polk	MONS P. JERDEE.
▲Stevens Point*•† .Portage	ATWOOD & GROELLE.
Stoughton*•†.....Dane	J. M. Clancey.
▲Sturgeon Bay*•†.... Door	R. P. CODY.
Sun Prairie*•† ..... Dane	Thomas C. Hayden.
▲Superior*•†.....Douglas	GEORGE B. HUDNALL.
Thorp*•† .....Clark	George B. Parkhill.
Tomah*•†.....Monroe	W. B. Naylor, Jr.
Tomahawk*•†.....Lincoln	A. H. Woodworth.
Two Rivers*•† Manitowoc	See Manitowoc.
Unionngrove*•†....Racine	Waller & Gittings.
Viola*•..... Richland	See Richland Center.
▲Viroqua*•†.....Vernon	SMITH & GRIFFIN.
▲Washburn*•†.....Bayfield	E. C. ALVORD.
Waterloo*•†.... Jefferson	H. T. AMES.
Watertown*•† . Jefferson	WM. H. WOODARD.
▲Waukesha*•†..Waukesha	V. H. TICHENOR.
▲Waupaca*•†.... Waupaca	IRVING P. LORD.
Waupun*•†..Fond du Lac	C. E. Hooker.
▲Wausau*•†..... Marathon	BUMP, KREUTZER & ROSENBERRY.
▲Wautoma*.....Waushara	Angels & Corrigan.
▲Westbend*•†.Washington	BARNEY & KUECHENMEISTER.
Westby*•† .....Vernon	See Viroqua.
Westfield*•†...Marquette	See Portage.
West Salem*•†.La Crosse	See La Crosse.
West Superior*•† Douglas	S. N. DICKINSON. References: Any bank or business house in Superior.
Weyauwega*•†...Waupaca	A. S. Hutchinson.
▲Whitehall*•† Tr'mpealeau	See Arcadia.
Whitewater*•†.Walworth	JAMES G. KESTOL.
Wilton*•†.....Monroe	See Sparta.
Winneconne*•† Win'bago	J. D. Rush.
Wittenberg*•†.. Shawano	Goodrick & Goodrick.
Wonewoc*•†.....Juneau	A. Carter.

WYOMING.

▲Basin.....Bighorn	JOHN P. ARNOTT.
▲Buffalo*†.....Johnson	PARMELEE & HILL.
Carbon*•† ..... Carbon	See Rawlins.
▲Casper*•† ..... Natrona	E. D. Norton.
¶▲Cheyenne*•†... Laramie	JOHN W. LACEY. Attorney for and refers to Stock Growers Nat. and First Nat. banks.
" ..... "	E. W. MANN. In general practice. Collections promptly attended to.
▲Douglas*•†.....Converse	Charles F. Maurer.
▲Evanston*•†..... Uinta	HAMM & ARNOLD.
▲Green River*•† Sw'twater	See Rock Springs.
Kemmerer*†..... Uinta	H. E. CHRISTMAS.
▲Lander*•†..... Fremont	James S. Vidal.
▲Laramie*•†.....Albany	JOHN H. SYMONS.
Lusk*•†..... Converse	D. E. Goddard.
▲Newcastle*•†..... Weston	David A. Fakler.
▲Rawlins*•†..... Carbon	CHATTERTON & COOLIDGE.
Rock Springs*•†Sw'tw't'r	D. A. Revvill.
Saratoga*†..... Carbon	J. J. Brown.
▲Sheridan*•†.....Sheridan	E. E. LONABAUGH.
▲Sundance*.....Crook	H. A. ALDEN.
Thermopolis*...Fremont	See Basin.
Wheatland*•† ... Laramie	See Cheyenne.

BRITISH COLUMBIA.

Ainsworth*•† ..Kootenay	See Nelson.
Ashcroft.....Yale	Dennis Murphy.
Atlin.....	J. Gordon Hunter.
Balfour†.....Kootenay	See Nelson.
Bennett.....Vancouver	See Vancouver.
Chilliwack*... Chilliwack	See New Westminster.
Cranbrooke†... Kootenay	Ross & Herchimer.
Fernie*..... Kootenay	See Nelson.
Ft. Steele*†.....Kootenay	J. A. Harvey.
Golden*•†Yale & Caraboo	See Revelstoke.
Grand Forks*.....Yale	HANNINGTON & MORRISON.
Greenwood*.....Yale	I. H. Ballett.
Kamloops*•†.....Yale	W. H. Whittaker.
Kaslo*•† ..... Kootenay	McAnn & Mackay.
Nakusp*•† ..... Kootenay	See Nelson.

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Town and County.	Name.
Nanaimo*▲†.....Nanaimo	BARKER & POTTS.
Nelson*▲†.....Kootenay	R. W. HANNINGTON.
New Denver*▲† Kootenay	R. B. Kerr.
New Westminster*▲† New Westminster	G. E. CORBOULD.
Pilot Bay*. .... Kootenay	See Nelson.
Revelstoke*▲† . Kootenay	G. L. McCarter.
Robson*▲.....Kootenay	See Nelson.
Rossland*▲†.... Kootenay	DALY, HAMILTON & LE MAISTRE.
Salmon*..... Kootenay	See Nelson.
Sandon*▲† .....Kootenay	Frank L. Christie.
Slocan .....Kootenay	F. S. Andrews.
Trail*▲†.....Kootenay	See Nelson.
Vancouver*▲† New Westminster	WILSON & SENKLER. Solicitors for Bank of Montreal.
Vernon*▲.....Yale	FRED BILLINGS.
Victoria*▲†.....Victoria	McPHILLIPS, WOOTTON & BARNARD.
Ymir*▲†..... Kootenay	John F. Burne.

MANITOBA.

Altona*▲†..... Lisgar	See Winnipeg.
Birtle*▲† ..... Marquette	Mickle & Tingley.
Boissevain*▲† Turtle Mt'n	Norman P. Buckingham.
Brandon*▲†..... Brandon	COLDWELL & COLEMAN.
Carberry*▲†..... Norfolk	G. Barrett.
Carman*▲†.....Lisgar	F. A. Brown.
Cartwright*▲† .....Lisgar	See Pilot Mound.
Crystal City*▲†.... Lisgar	See Winnipeg.
Cypress River*▲† Macd'ld	C. E. Bastin.
Dauphin*▲†.... Marquette	A. E. Wilkes.
Deloraine*▲†. Turtle Mt'n	J. A. Mather.
Emerson*▲† ..Provencher	D. Forrester.
Gladstone*▲†..Macdonald	D. Smith.
Glenboro*▲†.. Macdonald	F. H. Mitchell.
Gretna*▲†.....Lisgar	Harvey T. Maulson.
Hamiota*▲† .... Marquette	M. B. Jackson.
Hartney*▲† .....Selkirk	G. St. J. Hallen.
Holland*▲† ....Macdonald	H. L. Riscon.
Killarney*▲† .....Lisgar	A. G. Hay.
Manitou*▲† ..... Dufferin	W. F. Ellis.
McGregor*▲†.....Norfolk	See Carberry.
Melita*▲† .....Brandon	J. L. Crerar.
Miami*▲†.....Lisgar	F. A. Brown.
Minnedosa*▲†..Marquette	R. Hill Myers.
Morden*▲† .....Lisgar	H. L. Lemon.
Morris*▲† .....Provencher	See Emerson.
Neepawa*▲†...Macdonald	Howden & Howden.
Oak Lake*▲†..... Brandon	See Brandon.
Pilot Mound*▲†.Macd'n'ld	W. A. Donald.
Plum Coulee*▲†....Lisgar	See Winnipeg.
Portage la Prairie*▲† Macdonald	D. A. Macdonald.
Rapid City*▲† . Marquette	R. A. Nelles.
Russell*▲† .....Marquette	See Rapid City.
Selkirk*▲†.....Selkirk	John O Reilly.
Shoal Lake*▲†.Marquette	James MacDonald.
Souris*▲†.....Brandon	J. A. Taylor.
Stonewall*▲†.....Selkirk	See Winnipeg.
St. Pierre .....Carillon	See Winnipeg.
Treherne*▲† ..... Norfolk	See Winnipeg.
Virden*▲†.....Brandon	Goulter & Singer.
Wawanesa*▲†....Brandon	J. H. Ingram.
Winkler .....Lisgar	See Winnipeg.
Winnipeg*▲† ...Winnipeg	TUPPER, PHIPPEN & TUPPER. Solicitors for The Bank of Montreal, The Bank of British North America, and The Merchants Bank of Canada.

MIQUELON.

St. Pierre.....	Send to Bank.

NEW BRUNSWICK.

Bathurst*▲† ....Gloucester	Gilbert & Gilbert.
Campbellton*▲†..Rest'che	Murray & McLatchy.
Chatham*▲† .Northumb'd	Warren C. Winslow.
Dorchester*▲† Westmor'd	M. G. Teed.
Edmundston*▲†..Victoria	John M. Stevens.
Fredericton*▲†.....York	ARTHUR R. SLIPP.
Grand Falls*▲†.. Victoria	See Edmundston.
Hartland*▲†.....Carleton	See Woodstock.
Hillsboro*▲† .....Albert	See Moncton.
Kingston*▲† .....Kent	See St. John.
Moncton*▲† Westmorel'd	R. W. HEWSON.
New Castle*▲† .N'thuml'd	E. P. WILLISTON.
Sackville*▲†. Westmorel'd	POWELL, BENNETT & HARRISON.
Shediac*▲† Westmoreland	W. A. Russell.
St. Andrews*▲†.Charlotte	F. H. Grimmer.
St. John*▲†.....St. John	ALEXANDER P. BARNHILL.
St. Stephen*▲†..Charlotte	J. G. Stevens, Jr.
Sussex*▲† .....Kings	White, Allison & King.
Woodstock*▲†...Carleton	D. McLEOD VINCE.

NEWFOUNDLAND.

Harbor Grace	See St. Johns.
St. Johns	CHARLES H. HUTCHINGS.

NORTHWEST TERRITORIES.

Battleford*▲† ....Sas'k'h'n	See Prince Albert.
Calgary*▲†.....Alberta	J. A. BANGS.
Dawson City .....Alberta	C. N. Woodworth.
Edmonton*▲†AlbertaDist.	BECK & EMERY.
Ft.Qu'Appelle▲† Assinib'ia	See Regina.
Grenfell*▲† ....Assiniboia	W. Peel.
Indian Head*▲† Assiniboia	T. W. Jackson.
Lethbridge*▲†....Alberta	C. I. P. Conybeare.
McLeod*▲† ..... Alberta	Haultain & Mackenzie.
Medicine Hat*▲†Assinib'a	C. R. Mitchell.
Moose Jaw*▲† ..Assiniboia	William Grayson.
Moosomin*▲†...Assiniboia	White, Elwood & Gwillen.
Pincher Creek*▲† Alberta	See McLeod.
Prince Albert*▲†.... Sas'h'n	James McKay.
Qu Appelle*...Assiniboia	A. D. Dickson.
Qu Appelle Stn*▲†Assin'ia	A. D. Dickson.
Regina*▲† .....Assiniboia	HAMILTON & JONES.
So.Edmonton*▲ ..Alberta	A. C. Rutherford.
Wapella*▲† ....Assiniboia	See Regina.
Whitewood*▲† Assiniboia	See Regina.
Wolseley*▲† ....Assiniboia	Levi Thomson.
Yorkton*▲†....Assiniboia	WM. R. PARSONS.

NOVA SCOTIA.

Acadia Mines*▲†.Colch'ter	See Truro.
Amherst*▲†..Cumberland	TOWNSEND & ROGERS.
Annapolis*▲† ..Annapolis	Fred W. Harris.
Antigonish*▲† Antigonish	J. A. WALL.
Barrington*▲†.. Shelburne	See Shelburne.
BarringtonPassage,Shelb.	See Shelburne.
Bear River*▲†..... Digby	Jones & Nichols.
Berwick*▲†.....Kings	See Kentville.
Bridgetown*▲†.Annapolis	O. T. Daniels.
Bridgewater*▲†.Lunenb'g	H. T. Ross.
Canning*▲† .....Kings	See Kentville.
Canso*▲†.....Guysboro	See Guysborough.
Clarke's Harbor*Shelb'ne	See Shelburne.
Dartmouth*▲†.... Halifax	See Halifax.
Digby*▲†.....Digby	T. C. Shreve.
Glace Bay▲†..Cape Breton	Chisholm & Crowe.
Guysborough*▲†..Guys'ro'	Joseph A. Fulton.
Halifax*▲† .....Halifax	ALFRED WHITMAN.
Kentville*▲† ..... Kings	W. P. Shaffner.
Lawrencetown▲†.Halifax	See Annapolis.
Liverpool*▲† ..... Queens	John George Pyke.
Lockeport*▲†...Shelburne	See Shelburne.
Londonderry▲†Colchester	See Truro.
Lunenburg*▲† Lunenburg	Charles W. Lane.
Maitland*▲†.....Hants	See Truro.
Middleton*▲†...Annapolis	W. G. Parsons.
New Glasgow*▲†.. Pictou	Fraser, Jennison & Graham.
North Sydney*▲†C.Breton	Murray & MacKenzie.
Oxford*▲† ...Cumberland	C. H. Oxley.
Parrsboro*▲† Cumberland	H. W. McKenna.
Pictou*▲† .....Pictou	W. B. IVES.
PortHawkesb'y*▲†Invern's	George O. Forsyth.
Port Hood*▲† ...Inverness	Samuel Macdonnell.
Shelburne*▲†....Shelburne	John Hood.
Sherbrooke*▲†.. Guysboro	See Guysborough.
Shubenacadie*▲† ...Hants	A. Kirkpatrick.
Springhill*▲..Cumberland	A. W. Foster.
Stellarton*▲†.....Pictou	See Pictou.
St. Peter's*▲† .. Richmond	See Port Hawkesbury.
Sydney*▲† ...Cape Breton	WM. A. G. HILL.
Truro*▲†.....Colchester	Hugh MacKenzie.
Westville*▲† ..... Pictou	See Pictou.
Weymouth*▲†.....Digby	J. A. Grierson.
Windsor*▲† .....Hants	E. J. MORSE.
Wolfville*▲†.....Kings	E. Sidney Crawley.
Yarmouth*▲▲..Yarmouth	E. H. ARMSTRONG.

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ONTARIO.

Town and County.	Name.
Acton*† .....Halton	W. A. McLean.
Ailsa Craig*†..Middlesex	See St. Marys.
Alexandria*† .Glengarry	A. L. Smith.
Alliston*† ..... Simcoe	Fisher & Bell.
Almonte*† ..... Lanark	Greig & Jamieson.
Alvinston*† ... Lambton	Hannah & Burnham.
Amherstburg*†....Essex	F. A. Hough.
Arkona*† .....Lambton	See Watford.
Arnprior*†.....Renfrew	Dulmage & Burwash.
Arthur*†.....Wellington	M. McMartin.
Athens*†.....Leeds	W. A. Lewis.
Atwood*†.....Perth	See Listowel.
Aurora*† ..... York	T. H. Lennox.
Avonmore*†.. Stormont	See Cornwall.
Aylmer*† .....Elgin	Miller & Backhouse.
Ayr*† .....Waterloo	See Galt.
Barrie*†.....Simcoe	McCARTHY, PEPLER & McCARTHY.
Beamsville*†.... Lincoln	See Hamilton.
Beaverton*†.....Ontario	T. Earnest Godson.
Beeton*† ..... Simcoe	See Alliston.
Belleville*†.....Hastings	F. E. O'FLYNN.
Berlin*†.....Waterloo	A. Miller.
Blenheim*† .....Kent	R. L. Gosnell.
Blyth*† .....Huron	A. S. Dickson.
Bolton*†.....Peel	A. A. Miller.
Bothwell*†..... Kent	George L. Taylor.
Bowmanville*† .Durham	J. Keith Galbraith.
Bracebridge*†..Muskoka	Mahaffy & Ashworth.
Bradford*†.....Simcoe	Mark Scanlon.
Brampton*† ..... Peel	R. H. Pringle.
Brantford*†..... Brant	BAIRD & HENDERSON.
Brigden*† .....Lambton	See Sarnia.
Brighton*†.No'umberl'd	J. W. Gordon.
Brockville*† ..... Leeds	WOOD & STEWART.
Brussels*† .....Huron	G. F. Blair.
Burford*†..... Brant	See Brantford.
Burks Falls*†..Muskoka	Stephen T. Evans.
Burlington*† ..... Halton	E. H. Cleaver.
Campbellford*† N'hm'l'd	D. J. Lynch.
Cannington*† ...Ontario	A. J. Reid.
Carleton Place*† Lanark	C. McIntosh.
Cayuga*† .....Haldimand	Colter & Goodman.
Chatham*† .....Kent	WILSON, KERR & PIKE.
Chatsworth*† ..... Grey	See Owen Sound.
Chesley*† ..... Bruce	H. O. Langley.
Chesterville*†.... Dundas	W. B. Lawson.
Chippawa*† .... Welland	See Welland.
Clarksburg*† ..... Grey	See Thornburg.
Clifford*†.... Wellington	See Harriston.
Clinton*†.....Huron	W. Brydon.
Cobourg*†N'th'umberl'd	FRANK M. FIELD.
Colborne*† N'thumberl'd	W. L. Payne.
Coldwater*†.....Simcoe	J. Brookes gl.
Collingwood*†.... Simcoe	HY. ROBERTSON.
Comber*† ..... Essex	See Essex.
Cookstown*†.... Simcoe	See Alliston.
Cornwall*†.... Stormont	MACLENNAN, LIDDELL & CLINE.
Creemore*†..... Simcoe	See Barrie.
Dashwood*.....Huron	R. H. Collins.
Delhi*†.....Norfolk	See Simcoe.
Deseronto*† ... Hastings	George E. Deroche.
Drayton*†... Wellington	A. S. Lown.
Dresden*† ..... Kent	J. W. Sharpe.
Drumbo*†.....Oxford	See Brantford.
Dundalk*†..... Grey	I. B. Lucas.
Dundas*† .... Wentworth	T. H. A. BEGUE.
Dunnville*†.. Haldimand	W. D. Swayze.
Durham*†..... Grey	J. P. Telford.
Dutton*† ..... Elgin	C. St. Clair Leitch.
Eganville*† ....Renfrew	W. Lawson.
Elmira*† ..... Waterloo	See Berlin.
Elmvale*† ..... Simcoe	W. F. W. Lent.
Elora*†..... Wellington	Henry Wissler.
Embro*†.....Oxford	See Woodstock.
Erin*† .....Wellington	See Fergus.
Essex*†.....Essex	E. A. Wisner.
Exeter*†.....Huron	R. H. Collins.
Fenelon Falls*† Victoria	McLaughlin & McDearmid.
Fergus*†.....Wellington	N. M. Monro.
Fisherton*† .....Grey	Lucas & Wright.
Florence*†..... Lambton	See Bothwell.
Fordwich*†.....Huron	See Blyth.
Forest*†.....Lambton	Wm. J. Porte.
Fort Frances*Rainy Ri'er	See Rat Portage.
Fort William*† ..Algoma	W. A. MATHESON.
Galt*† .....Waterloo	E. J. BEAUMONT.
Gananoque*† ..... Leeds	W. B. Carroll.
Georgetown*†.... Halton	G. S. Goodwillie.
Glencoe*†.....Middlesex	Stuart, Stuart & Ross.
Goderich*†.....Huron	PHILIP HOLT, Q. C.
Gore Bay*.....Algoma	See Sault Ste. Marie.
Grand Valley*† Dufferin	J. A. V. Preston.
Gravenhurst*† Muskoka	B. H. Ardagh.
Grimsby*† ..... Lincoln	See Hamilton.
Guelph*†.....Wellington	GUTHRIE, WATT & GUTHRIE
Hagersville*† Haldimand	S. E. Lindsay.
Hamilton*†..Wentworth	CARSCALLEN & CAHILL.
Hanover*† .....Grey	See Durham.
Harriston*†..Wellington	A. G. Campbell.
Harrow*†..... Essex	See Windsor.
Hastings*† N'thumberl'd	Ruddy & Clarry.
Hawkesbury*†..Prescott	O'BRIAN & HALL.
Hensall*†.....Huron	H. J. D. Corkle.
Hespeler*† .... Waterloo	See Berlin.
Highgate*†..... Kent	See St. Thomas.
Huntsville*†... Muskoka	O. M. Arnold.
Ingersoll*† .....Oxford	HEGLER & HEGLER.
Inwood*†..... Lambton	See Sarnia.
Iroquois*†..... Dundas	A. E. Overell.
Jarvis*†.....Haldimand	C. E. Bourne.
Keewatin*†...R'ny R. D.	H. A. Langford.
Kemptville*†.. Grenville	T. K. Allen.
Kincardine*†.....Bruce	W. C. Loscombe.
Kingston*†... Frontenac	SMYTHE & LYON.
Kingsville*†..... Essex	W. A. Smith.
Lakefield*†.... Peterboro	O. A. Langley.
Lanark*†.....Lanark	Andrew Haydon.
Lansdowne*† ..... Leeds	See Brockville.
Leamington*†..... Essex	W. T. Easton.
Lindsay*† ..... Victoria	MOORE & JACKSON
Listowel*† ..... Perth	F. R. Blewett.
London*†..... Middlesex	CRONYN & BETTS.
Lucan*† ..... Middlesex	Wm. McDiarmid.
Lucknow*†.....Bruce	P. V. Malcomson.
Lynden*† ... Wentworth	William T. Henderson.
Madoc*†..... Hastings	Wm. Cross.
Markdale*† .....Grey	P. McCullough.
Markham*†..... York	Higgins & Douglas.
Marmora*..... Hastings	J. F. Willis.
Mattawa*† .... Nipissing	D. A. Dunlap.
Meaford*† .....Grey	C. T. Sutherland.
Merlin*†..... Kent	See Blenheim.
Merrickville*†Greenville	A. E. Baker.
Midland*†..... Simcoe	John Rowe.
Mildmay*†.....Bruce	See Walkerton.
Millbrook*† .... Durham	R. Ruddy.
Milton*† ..... Halton	V. Chisholm.
Milverton*†.....Perth	See Listowel.
Mitchell*†.....Perth	Dent & Thompson.
Morrisburg*†.... Dundas	J. P. Whitney.
Mount Forest*†. Wel'ton	R. O. Kilgour.
Napanee*† .....Lennox	WILSON & WILSON.
Newcastle*†..... Durham	E. H. McLean.
New Hamburg*†. W'r'l'o	William Millar.
New Market*†..... York	T. J. Robertson.
Niagara Falls*†. Welland	F. W. HILL.
North Bay*†... Nipissing	BROWNING & SENKLER.
Norwich*†..... Oxford	T. Brown.
Norwood*†....Peterboro	W. A. F. Campbell.
Oakville*†..... Halton	D. O. Cameron.
Oil Springs*†...Lambton	Isaac Greenizen.
Orangeville*† .. Dufferin	W. L. Walsh.
Orillia*†.....Simcoe	S. S. Robinson.
Orono*† ..... Durham	See Bowmanville.
Oshawa*† ..... Ontario	C. A. JONES.
Ottawa*†..... Carleton	BISHOP & SMITH.
Otterville*†..... Oxford	See Woodstock.
Owen Sound*†.....Grey	Kilbourn & Kilbourn
Palmerston*†..... Bruce	Hector C. Cowan.
Pakenham*†..... Lanark	See Perth.
Palmerston*† Wellington	Drew & Downs.
Paris*†.....Brant	Gordon J. Smith.
Parkdale*†..... York	John Douglas.
Parkhill*† .... Middlesex	E. Goodman.
Parry Sound*†McDoug'll	Pirie & Stone.
Pembroke*†.....Renfrew	J. H. Burritt.
Penetanguishene*† Simc'e	A. B. Thompson.
Perth*†.....Lanark	Hall & Hall.
Peterboro*†....Peterboro	HALL & HAYES.
Petrolia*† .....Lambton	Moncruff & Gansby.
Pickering*†.....Ontario	Dow & McGilloray.
Picton*†.Prince Edward	G. O. Alcorn.
Pt.Arthur*† Th'rBayDis.	F. H. Keefer.
Port Colborne*† Welland	G. S. Macdonald.
Port Elgin*†.....Bruce	C. Dalrymple.
Port Hope*† ....Durham	H. A. WARD.
Port Perry*† ....Ontario	H. L. Ebbels.
Port Rowan*†...Norfolk	See Simcoe.
Prescott*† .....Grenville	F. J. French.
Preston*† ..... Waterloo	C. R. Hanning.
RatPortage*†RainyR.Dis	Langford & Moran.
Renfrew*†.....Renfrew	Craig & Wilson.
Richmond Hill*†....York	A. G. J. Lawrence.
Ridgetown*† .....Kent	W. E. Gundy.
Ripley*† .....Bruce	F. L. Pearson.
Rodney*†.....Elgin	H. Falconer Jell.
Sarnia*†.....Lambton	GURD & KITTERMASTER.
SaultSte.Marie*†.Alg'aD.	H. C. Hamilton.
Schomberg*† ..... York	See Toronto.
Seaforth*† .....Huron	R. S. Hays.
Shelburne*†.....Dufferin	G. M. Vance.
Simcoe*†.....Norfolk	Tisdale, Tisdale & Reid.
Smith's Falls*†...Lanark	Lavell & Farrell.
Southampton*†....Bruce	See Port Elgin.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

♣County Seat. *Money Order Office. •Express Office. †Telegraph Station. ¶State Capital.

Town and County.	Name.
Springfield*† .....Elgin	See Toronto.
Stayner*†..... .....Simcoe	Hood & Sullivan.
St. Catharines*† .Lincoln	COLLIER & YALE.
St. George*† .....Brant	See Paris.
Stirling*† .....Hastings	See Belleville.
St. Marys*† .....Perth	E. W. Harding.
Stouffville*† .....York	C. RUSSELL FITCH.
Stratford*† .....Perth	IDINGTON & ROBERTSON.
Strathroy*† ...Middlesex	J. Folinsbee.
St. Thomas*† .....Elgin	J. S. ROBERTSON.
Sturgeon Falls*†Nipiss'g	Harry D. Leask.
Sudbury*† .....Nipissing	J. Fowler
Sunderland*† .....Ontario	T. W. Chapple.
Tara*† .....Bruce	C. E. Start.
Tavistock*.....Oxford	Douglas, Alexander & McTavish.
Teeswater*† .....Bruce	J. J. Stephens.
Thamesville*† .....Kent	See Chatham.
Thedford*† .... Lambton	See Sarnia.
Thessalon*† .... Algoma	See Sault Ste. Marie.
Thornbury*† .....Grey	Wilson & Dyre.
Thorold*† .....Welland	COLLIER & BURSON.
Tilbury*† .....Kent	D. A. McDonald.
Tilsonburg*† .....Oxford	J. CARRUTHERS.
Toronto*† ..... York	BLAKE, LASH & CASSELS. Solicitors for Canadian Bank of Commerce.
" ..... "	CLUTE, MACDONALD, MACINTOSH & McCRIMMON. Cable address "Macks." References: Dominion Bank, Sun Life Assurance Co., Provincial Trusts Co.
" ..... "	CROMBIE, WORRELL & GWYNNE. Solicitors for Bank of Montreal.
" ..... "	R. E. KINGSFORD. Special attention paid to Collections and Patents.
Toronto Junction*†Y'rk	J. A. J. Andrews.
Tottenham*† .....Simcoe	Hood, Jacks & Frazer.
Trenton*† .....Hastings	A. Forbes.
Tweed*† .....Hastings	C. W. Craig.
Unionville*† .....York	See Toronto.
Uxbridge*† .....Ontario	S. S. SHARPE.
Vankleek Hill*† Prescott	F. W. Thistlewaite.
Walkerton*† ..... Bruce	A. Collins.
Walkerville*† .....Essex	C. H. Robinson.
Wallaceburg*† .....Kent	Frazer & Jackson.
Waterford*† ....Norfolk	W. B. Wilkinson.
Waterloo*† .... Waterloo	William Reade.
Watford*† .....Lambton	Alexander Saunders.
Welland*† .....Welland	Raymond & Cohoe.
Westport*† .....Leeds	See Brockville.
Wheatley*† .....Kent	See Leamington.
Whitby*† .....Ontario	G. Y. Smith.
Wiarton*† .....Bruce	W. J. Ferguson.
Winchester*† ....Dundas	GEORGE L. HART.
Windsor*† .....Essex	CLEARY & SUTHERLAND.
Wingham*† .....Huron	J. A. Morton.
Woodbridge*† .....York	See Toronto.
Woodstock*† ....Oxford	FINKLE & MULLEN.
Woodville*† ....Victoria	See Lindsay.
Wyoming*† ....Lambton	See Sarnia.
Yarker*† .....Addington	See Napanee.
Zurich*† .....Huron	See Goderich.

PRINCE EDWARD ISLAND.

Alberton*†.....Prince	See Summerside.
Charlottetown*† Queens	M. & D. C. McLEOD.
Montague Bridge*† Kings	See Charlottetown.
Souris*†..... Kings	See Charlottetown.
Summerside*†.... Prince	J. E. Wyatt.

QUEBEC.

Beauharnois*† Beauh'ois	Thomas Brossoit.
Bedford*† .... Missisquoi	H. Butler.
Berthier en Haut*Berth'r	V. Allard.
Buckingham*† ... Ottawa	F. A. Beaudry.
Chambly*† ..... Chambly	P. B. Benoit.
Chicoutimi*† Chicoutimi	L. G. Belley.
Coaticook*† ... Stanstead	G. H. St. Pierre.
Cookshire*† ... Compton	L. E. Charbonnell.
Cowansville*† Missisquoi	J. C. McCorkill.
Danville*† .... Richmond	See Richmond.
Farnham*† ... Missisquoi	See Cowansville.
Fraserville† Temiscouata	H. S. Carroll.
Granby*† ..... Shefford	See Cowansville.
Hochelaga*† .. Hochelaga	See Montreal.
Hull*† ..... Ottawa	C. B. MAJOR.
Huntingdon*† .Hunt'don	A. E. Mitchell.
Iberville*† .....Iberville	See St. Johns.
Joliette*† .....Joliette	J. M. Tellier.
Knowlton*† .....Brome	J. E. Fay.
Lake Megantic*†Compton	See Sherbrooke.
L'Assomption*† L'As'pt'n	J. E. Faribault.
Lachine*†. Jacq'sCartier	See Montreal.
Lachute*† .... Argenteuil	G. E. Bampton.
L'Epiphanie*† L'Ass'pt'n	J. E. Faribault.
Laprairie*† .... Laprairie	See Montreal.
Laurentides*. L'Assomp'n	R. T. Beaudoin.
Levis*† ..... Levis	Charles Darveau.
Longueuil*† .....Ch'mbly	See Montreal.
Louiseville*† Maskino'ge	A. L. Desauniers.
Magog*† ..... Stanstead	See Sherbrooke.
Malbaie† .....Charlevoix	See Fraserville.
Marieville*† .... Rouville	H. G. Paulin.
Mile End*† ...Hochelaga	See Montreal.
Montmagny*†Montm'g'y	See Levis.
Montreal*† ... Hochelaga	BROSSEAU, LAJOIE & LACOSTE. 7 Place d'Armes. (Long Dist. Tel. Bell, Main 3142.) Business transacted in English and French. Attorneys for Hochelaga Bank and Jacques Cartier Bank. References: Carter, Hughes & Dwight, Attys., New York, and Brosseau & Co., Brokers, Chicago.
" ..... "	CHARBONNEAU & PELLETIER. Offices, New York Life Building. Refers to Hon. G. A. Drummond, Vice-President Bank of Montreal, and Garand, Terroux & Co., Bankers.
" ..... "	McGIBBON, CASGRAIN, RYAN & MITCHELL. Canada Life Bldg. Solicitors for Pullman's Palace Car Co., Merchants Bank of Halifax, and Royal Trust Co.
Murray Bay*†. Charlevoix	See Fraserville.
Nicolet*† ..... Nicolet	See Three Rivers.
Ormstown*†Chateaugu'y	See Huntingdon.
Papineauville*† .. Ottawa	See Hull.
Pa pebiac*† Bonaventure	See Rimouski.
Plessisville*† ....Megantic	See Victoriaville.
Pt.St.Charles*† Hoch'aga	See Montreal.
Quebec*† .....Quebec	CASGRAIN, LAVERY, RIVARD & CHAUVEAU.
Richmond*† ... Richmond	P. S. G. McKenzie.
Rimouski*† ...Rimouski	N. Bernier.
Riviere du Loup*†Tem'ta	See Fraserville.
Roberval*† ...Chicoutimi	See Quebec.
Shawville*† .....Pontiac	See Ottawa.
Sherbrooke*† Sherbro'ke	WHITE, CATE & WELLS.
Sorel*† .....Richelieu	Ethier & Lefebore.
Stanbridge*†E.Missisquoi	Z. V. Cornell.
Stanstead*† ...Stanstead	M. F. Hackett.
St. Cesaire*† ....Rouville	See Montreal.
St. Cunegonde Hochelaga	See Montreal.
Ste. Anna de la Perade*† Champlain	See Quebec.
Ste. Marie*..... Quebec	See Three Rivers.
Ste.ThereseDeBl'inv'le*† Terrebonne	See Montreal.
St. Francois*†DeLaBe'ce	See Montreal.
St. Francois-du-Lac† Yamaska	See Nicolet.
St. George*..... Beauce	See Quebec.
St. Henri*† ... Hochelaga	See Montreal.
St. Hyacinthe*†St. Hy'he	FONTAINE & FONTAINE.
St.Jean Baptiste*Hoch'ga	See Montreal.
St. Jerome*† Terrebonne	W. B. Nantel.
St. Johns*† .... St. Johns	Paradis & Paradis.
St.Johns Suburb*†Quebec	See Quebec.
St Laurent*† Jacques Cartier	See Montreal.
St. Remi*† .. Napierville	D. Monet.
St. Roch de Quebec*†Que.	HAMEL, TESSIER & TESSIER.
St. Sauveur*..... Quebec	See Quebec.
ThetfordMines*†Mega'ic	See Quebec.
Three Rivers*†St.Mau'ce	N. L. De Noncourt.
Valleyfield*† .Beauharn's	L. J. Papineau.
Victoriaville*† Athabaska	Crepeau & Crepeau.
Waterloo*† ..... Shefford	Charles A. Nutting.
Westmount*† ..Hochelaga	A. R. Johnson.

Report Name Taken from Rand, McNally & Co.'s Bankers' and Attorneys' Directory List.

▲County Seat. * Money Order Office. ● Express Office. † Telegraph Station. ¶ State Capital.

J. W. CABANISS, President. S. S. DUNLAP, Vice-President. C. M. ORR, Cashier. W. H. BURDICK, Ass't Cashier.

EXCHANGE BANK

OF MACON, GA.

PAID-UP CAPITAL, - - - - - $500,000.00
SURPLUS, - - - - - - - 100,000.00
UNDIVIDED PROFITS, - - - - - - 25,000.00

This Bank has the Largest Capital and Surplus of any Bank in Central Georgia.

Through Special Correspondents we are prepared to make collections on nearly all points in the States of Georgia, Alabama, and Florida without charge.

DIRECTORS

J. W. CABANISS, President.
W. R. ROGERS, of Geo. T. Rogers' Sons, Wholesale Grocers.
R. E. PARK, Capitalist.
H. J. LAMAR, Capitalist.
A. D. SCHOFIELD, of J. S. Schofield Sons.
L. W. HUNT, Retired Merchant.
S. S. DUNLAP.
SAM MAYER, of Mayer & Watts.
N. B. CORBIN.
W. A. DOODY.
J. H. WILLIAMS.

New York Correspondents.—HANOVER NATIONAL BANK, MERCANTILE NATIONAL BANK.
Savannah Correspondent.—SOUTHERN BANK OF THE STATE OF GEORGIA.

THE

Continental National Bank

OF CHICAGO.

Capital, - $2,000,000.
Surplus, 500,000.

OFFICERS.

JOHN C. BLACK, President.
ISAAC N. PERRY, Vice-President.
GEORGE M. REYNOLDS, Cashier.
IRA P. BOWEN, Asst. Cashier.
BENJ. S. MAYER, Asst. Cashier.

BOARD OF DIRECTORS.

JOHN C. BLACK, President.
ALBERT J. EARLING, President Chi., Mil. & St. P. R. R.
ISAAC N. PERRY, Vice-President.
HENRY BOTSFORD, Packer.
JAMES H. DOLE, of J. H. Dole & Co., Commission.
WM. C. SEIPP, Capitalist.
J. OGDEN ARMOUR, of Armour & Co.
WM. G. HIBBARD, of Hibbard, Spencer, Bartlett & Co., Wholesale Hardware.
BERTHOLD LOEWENTHAL, Capitalist.

THE

Continental National Bank

OF CHICAGO.

Statement of condition at close of business

Tuesday, February 5, 1901.

RESOURCES.

Loans and Discounts	$19,392,728 17	
Other Stocks and Bonds,	810,025 20	$20,202,753 37
U. S. Bonds to secure Circulation		1,850,000 00
Overdrafts		32,744 74
Real Estate		38,894 28
Due from Banks and U. S. Treasurer	$7,013,868 84	
Cash	6,868,886 24	13,882,755 08
		$36,007,147 47

LIABILITIES.

Capital Stock Paid in	$ 2,000,000 00
Surplus Fund	500,000 00
Undivided Profits	281,623 33
Circulation	1,842,650 00
Deposits	31,382,874 14
	$36,007,147 47

A general Foreign Exchange business transacted. Travelers' Circular Letters of Credit issued, available in all parts of the world.

TRAVELERS! ...SHIPPERS!

YOU NEED IN YOUR BUSINESS THE RAND-McNALLY Railway Guide and Hand Book.
It is complete and OFFICIAL.
$3.00 per year, or 25c per copy, post-paid.

See our Sections! 10-cent Guides
AMERICAN RAILWAY GUIDE CO.
164-166 Adams St., Chicago.

Capital, $500,000.00
Surplus, 400,000.00

AMERICAN EXCHANGE BANK,

ST. LOUIS, MO.

WALKER HILL, President.
EPHRON CATLIN, Vice-Pres't.
L. A. BATTAILE, Cashier.
EMISON CHANSLOR, Ass't Cashier.

Kountze Brothers

BANKERS

BROADWAY AND CEDAR STREET, NEW YORK

ACCOUNTS OF BANKS AND BANKERS

Received upon the most favorable terms, and every convenience extended to correspondents for the proper and expeditious transaction of business.

An opportunity to fully state terms and facilities will be appreciated.

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Issued for the use of travelers available in all parts of the world, and SPECIAL FACILITIES and TERMS furnished to BANKS and BANKERS for transacting this business.

CORRESPONDENCE CORDIALLY INVITED AND WILL RECEIVE PROMPT ATTENTION AND REPLY.

First National Bank

MILWAUKEE, WIS.

Capital $1,000,000
Surplus and Profits . 700,000

FARMERS' AND MILLERS' BANK, 1853.
FIRST NATIONAL BANK, 1863.
FIRST NATIONAL BANK, REORGANIZED, 1882.

Transacts a General Banking and Foreign Exchange Business....

Collections Promptly Made and Remitted.
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E. G. BIGELOW, President. WILLIAM BIGELOW, Vice-President
F. J. KIPP, Cashier. T. S. CADY, 2d Cashier.

UNITED STATES DEPOSITORY.

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108 La Salle Street, CHICAGO.

THE

American Trust AND Savings Bank,

CHICAGO.

Capital and Surplus, $ 1,250,000
Deposits, ... 13,000,000

ACCOUNTS OF BANKS AND BANKERS SOLICITED, AND CORRESPONDENCE RELATIVE TO THE ESTABLISHMENT OF ACCOUNTS INVITED.

E. A. POTTER, President.
G. B. SHAW and JOY MORTON, Vice-Presidents.
J. R. CHAPMAN, Cashier.
JOHN JAY ABBOTT, Assistant Cashier.
O. C. DECKER, Assistant Cashier.
FRANK H. JONES, Secretary.
W. P. KOPF, Assistant Secretary.

THE

Hanover National Bank,

9 and 11 NASSAU STREET,

NEW YORK CITY.

CAPITAL, . . $ 3,000,000
SURPLUS, . . 5,000,000
DEPOSITS, . . 60,800,000

JAS. T. WOODWARD, President
JAS. M. DONALD Vice-President
WM. HALLS, Jr., Vice-President
WILLIAM LOGAN, Cashier
WM. I. LIGHTHIPE, Assistant Cashier
ELMER E. WHITTAKER, Assistant Cashier
HENRY R. CARSE, 2nd Assistant Cashier
ALEX D. CAMBELL, 2nd Assistant Cashier

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